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## **The transmission of poverty and inequality in Zambia**

By

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## **ABSTRACT**

Study Title: **The transmission of poverty and inequality in Zambia**

The Zambian economy has experienced economic growth averaging about 7.3 percent for over a decade and a Gross Domestic product (GDP) of about US \$ 29 Billion. However, this economic growth has had no real effect on most of the Zambian households who are confronted by poverty and high inequality. Zambia experiences high inequality with a Gini coefficient level of 0.69 for 2015, making it one of the most unequal societies. The overall poverty levels stand at 54.4 percent. In real terms 76.6 percent of the rural population is poor compared to urban poverty at 23.4 percent.

This thesis has attempted to examine the intergenerational transmission of poverty in Zambia. This has been achieved through the use of the life history approach. Nine respondents were interviewed on more than one occasion using semi-structured in-depth interviews in order to obtain a detailed life history. This thesis has found that there are household factors and house head factors responsible for the intergenerational transmission of poverty in Zambia.

The life histories have confirmed the proposition in the literature that children in poor households are likely to grow into poor adults. The findings from the life histories point to the fact that poor educational attainment by household heads; larger households; rural residence of a household; female household headship; the health status of a household head and the failure by households to accumulate enough economic assets are factors driving intergenerational poverty.

This study ends with recommendation to policy makers and academics based on the findings of the study:

1. Revision of the land policy in order to guarantee land tenure to those owning land under customary law;
2. Reviewing the education policy to include punitive measures for household heads who wilfully withdraw children from school to get involved in child labour or child marriage.
3. Revision of the Minimum Wages and Conditions of Employers Act in order to improve the working conditions for workers working on farms in the rural areas.
4. Introduction of policies to mechanise small holder farms in rural areas in order to increase efficiency and productivity.
5. Introduce policies on conservation agriculture in order to mitigate the effects of climate change on small holder farmers.

## PLAGIARISM DECLARATION

I, Martín Kapenda declare that

1. The research reported in this thesis, except where otherwise indicated, is my original research;
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3. This thesis does not contain other persons' data, pictures, graphs or other information, unless specifically acknowledged as being sourced from other persons;
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5. This thesis does not contain text, graphics or tables copied and pasted from the Internet, unless specifically acknowledged, and the source being detailed in the thesis and in the References sections.

Signed

A handwritten signature in black ink, appearing to read 'Martín Kapenda', written in a cursive style.

***Martín Kapenda***

## **DEDICATION**

This thesis is dedicated to my Lord and Saviour Jesus Christ. It took your love and patience with me to guide me and inspire my thoughts during the duration of my studies.

I dedicate this body of work to my loving family, my wife Mable, and my two children, Martin and Christine. Thank you for believing in me and allowing me to undertake this research project. I thank you for the countless hours of time you sacrificed for me so I could study, read, and complete this project.

I also dedicate this work to my late father, Harry Kapenda. Thanks for always encouraging me to take school seriously.

I also wish to dedicate this body of work to the nine respondents and their respective households in Lusoke village, Chongwe. May you experience transformation and a poverty free household as you create pathways out of poverty.

## **ACKNOWLEDGEMENTS**

To all the people that came before me, those who paved the way to make my journey not easier but smoother. Thank you for the years of love, support, encouragement, trust, and the willingness to let me dream big.

To the following leaders who allowed me to practice Micah 6:8 and understand poverty in my context and beyond: Rev Lawrence Temfwe of Jubilee Centre; Rev Pukuta Mwanza of the Evangelical Fellowship of Zambia; Dr. Joel Edwards and Mrs. Amanda Jackson of Micah Challenge International; Ms. Sheryl Haw of Micah Global.

To friends and colleagues who were willing to listen to my rumblings as I regularly shared raw insights from my research. Your questions and criticisms helped me clarify my thoughts as I continued to read and reflect on the challenges of intergenerational poverty.

Finally, I also wish to thank Dr. Kerry Vermaak for your helpful insights and constantly reminding me not to repeat ideas. There were times I was tempted to suspend my studies due to other commitments, but your insights kept me going.

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## **LIST OF ABBREVIATIONS**

ADB	Africa Development Bank
CPRC	The Chronic Poverty Research Centre
CSO	Central Statistical Office
DRC	Democratic Republic of the Congo
GDP	Gross Domestic Product
GER	Gross Enrolment Ratios
GNI	Gross National Income
GRZ	Government of the Republic of Zambia
HDI	Human Development Index
HPI	Human Poverty Index
ITP	Intergenerational Transmission of Poverty
IMF	International Monitoring Fund
LCMS	Living Conditions Monitoring Survey
MDGs	Millennium Development Goals
MMD	Movement For Multi-Party Democracy
NFHS	National Family Health Survey
PRSP	Poverty Reduction Strategy Paper
SAP	Structural Adjustment Programme
SDGs	Sustainable Development Goals
SNDP	Sixth National Development Plan
ZDHS:	Zambia Demographic Health Survey
UN	United Nations
UNDP	United Nations Development programme
UNIP	United National Independence Part
UNRISD	United Nations Research Institute for Social Development
VAC	Vulnerability Assessment Committee
WHO	World Health Organisation
ZCCM	Zambia Consolidated Copper Mines

# CHAPTER I

## BACKGROUND AND OUTLINE OF RESEARCH PROBLEM

### 1.0 Introduction

A World Bank Report (2008) indicates that poverty levels in developing countries are declining. Success stories of poverty reduction are reported from East Asia and the Pacific. According to Sundaram (2013:23),

There has been some reported success in reducing global poverty levels. The number of people living on less than \$1.25 a day in developing countries is said to have declined from 1.94 billion to 1.20 billion between 1981 and 2010. In addition, the proportion of people living in extreme poverty dropped from 52 to 21 per cent over the period 1981-2010.

Dang (2011) has noted that while extreme poverty is declining, the number of poor people is still very high. He further notes that poverty alleviation has taken on a regional character and therefore, not all regions have experienced reductions in poverty<sup>1</sup>. Some parts of the world are reducing poverty at a faster rate, while other regions are still struggling with high poverty levels. In addition, even though incidents of poverty are declining, there are concerns over sustaining poverty reduction in the long term. In development work the relationship between economic growth and poverty reduction is not straightforward as economic growth does not always guarantee poverty reduction (McKinley, 2009; Ravallion, 2004).

Hickel (2014) is also concerned about reports of global poverty reduction. In his article, *Exposing the great poverty reduction lie*, he critiques the Millennium Development Goals (MDGs) celebratory rhetoric on the claimed poverty reduction and indicates that this assertion is deeply misleading. Quoting Thomas Pogge a Yale Professor and a development watchdog, Hickel (2014) argues that when the Millennium Declaration was signed, MDG 1 was rewritten and altered to halve the proportion (as opposed to the absolute number) of the world's people living on less than a dollar a day. Consequently, the UN employed new definitions of poverty, which had been massaged in a way that serves the poverty reduction narratives and

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<sup>1</sup> "The distribution of people living in poverty within and across regions has changed during the past three decades according to World Bank data. Compared with 1981, the absolute number of people living in poverty in 2005 went up in many countries in sub-Saharan Africa, Latin America, the Middle East and North Africa, as well as Central Asia. While 57 per cent of the world's poor lived in East Asia and the Pacific in 1981, the sub-region was home to only 21 per cent of the global poor in 2010. In contrast, the share of the world's poor increased in South Asia, from 29 per cent in 1981 to 42 per cent in 2010, and more than doubled in sub-Saharan Africa, from 11 per cent to 34 per cent between 1981 and 2010" (Sundaram, 2013:23).

made the target easier to achieve with no real reduction of poverty. The reality is that poverty is not disappearing but has been getting significantly worse (Hickel, 2014).

There is a common expectation that economic growth provides opportunities to facilitate human development and empowerment (Pasha *et al.*, 2003; Ravallion, 2004; Williamson, 2004). However, Zambia provides an example of a country that has experienced economic growth while the majority of its citizens are trapped in persistent poverty. In Zambia poverty has persisted despite over sixteen years of economic growth (De La Fuente *et.al*, 2015). According to Angelsen and Wunder (2006) economic growth does not always guarantee a drop in poverty levels. They blame this on the interplay between poverty and inequality. Therefore, when economic growth is not pro-poor it rarely results in the reduction of poverty hence leading to marginalisation and greater inequality.

Poverty in Zambia has many different causes and affects households in different ways, and it is associated with a host of other personal problems and barriers. This poverty is both multi-causal and multi-faceted. Women and children are disproportionately affected by poverty. Gender disparities in rights, entitlements and capabilities underlie persistent poverty at the household level. Extra household factors such as macro-economic at both national and global levels also impact household poverty. According to Ayala *et.al*, (2011:1) “changes in macroeconomic conditions can have a substantial effect on the economic circumstances of low-income households”.

Recent studies have established that the levels of poverty<sup>2</sup> and inequality in Zambia are particularly high (Bwalya *et.al*, 2004; Weeks *et.al*, 2006; Zambia CSO, 2016). Poor Zambians experience real hunger and real deprivation and as a result they live in extreme poverty (De la Fuente *et.al*, 2015). Their poverty is structured by the copper economy that fluctuates with world demand. However, even when the commodity prices are high, the earnings from the extractive sector have not really helped to reduce poverty (Collier & Goderis, 2007; Fraser & Lungu, 2007).

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<sup>2</sup> Poverty in Zambia as demonstrated in the 2015 LCMS findings has decreased although it's still very high for a country experiencing rapid economic growth. High levels of inequality make it hard for any country to substantially reduce incidents of poverty.

High inequality in Zambia has over shadowed most of the gains made at the economic front. According to Okojie and Shimeless (2006) when a country has high initial income inequality it finds economic growth to be less efficient in reducing poverty, and needs a combination of economic growth and reduction in inequality to make a significant impact on poverty. Corak (2013:2) also observes “countries with greater inequality also tend to be countries in which a greater fraction of economic disadvantage is passed on between parents and their children”.

The key to understanding poverty and inequality in Zambia is to recognize the fact that the problem is historic. The Zambian economy is structured around the mining sector and what happens in the mining sector affects people in different ways. The mining industry is capital intensive, but it creates fewer jobs for the local communities. Since the mining sector provides limited employment opportunities for communities, this forces the majority of the people in the community to depend on small scale and informal agriculture. However, the extractive industries have also led to environmental degradation, which makes the environment unsuitable for agricultural activities. For example, Kankoyo a community in the mining town of Mufurila on the Copperbelt has borne the full brunt of environmental degradation by the local mining industry. In this community only two plants can grow, avocado trees and cactus. The households who do not work in the local mining company cannot engage in meaningful agricultural activities and this pushes them further into persistent poverty.

### **1.1 Overview of Zambia’s socio-economic context**

Zambia, a nation with an estimated population of 15.5 million people, is a landlocked country (753,000 square kilometres) in Southern Africa surrounded by eight neighbouring countries<sup>3</sup> (Zambia CSO, 2016). Most of the Zambian households are confronted by poverty and high inequality, hence denying them a decent living standard. The overall poverty levels stand at 54.4 percent (Zambia CSO, 2016). The real winners in the current economic growth narratives are the middle class in highly urbanized areas of the Copperbelt and Lusaka, while the losers are the majority of the people who reside in rural areas. In real terms 76.6 percent of the rural population is poor compared to urban poverty at 23.4 percent (Zambia CSO, 2016). This makes poverty in Zambia a rural phenomenon (see Figure 1).

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<sup>3</sup> Zambia’s neighbours are: Angola, Botswana, Democratic Republic of Congo, Malawi, Mozambique, Namibia, Tanzania and Zimbabwe.

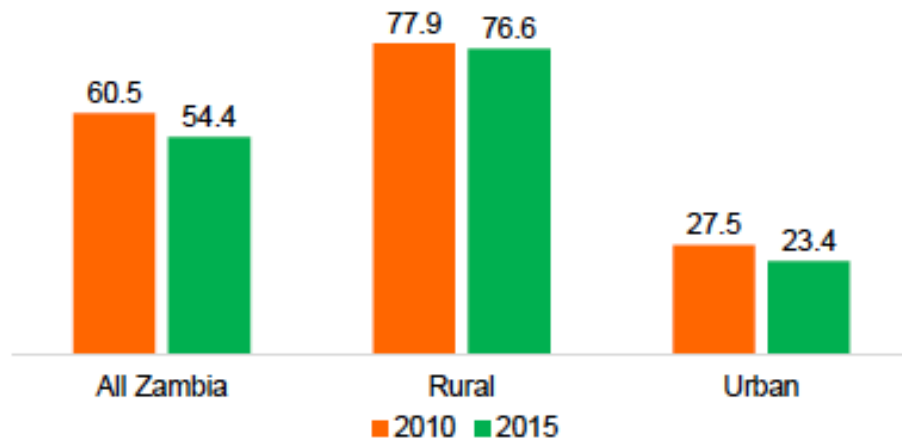


Figure 1: Headcount poverty by Rural/Urban, Zambia, 2010 and 2015  
Source: Living Conditions Monitoring Survey 2015 Report

Zambia is ranked 139<sup>th</sup> in the 2016 Human Development Report (out of 188), with a Human Development Value (HDI) value of 0.586 and life expectancy at birth of 60 years (UNDP 2016). The Human Poverty Index (HPI-1) value for Zambia is 46.4 percent, ranking it 90<sup>th</sup> among 103 developing countries. Macroeconomic performance has been positive for Zambia with economic growth averaging about 7.3 percent for over a decade and GDP of about US \$ 29 Billion<sup>4</sup> (African Development Bank, 2015; United Nations Development Programme, 2016). Zambia experiences high inequality with a Gini coefficient level of 0.69 for 2015, making Zambia one of the most unequal societies (Zambia CSO, 2016). To give a sense of this figure 2 shows the extent of inequality in Zambia.

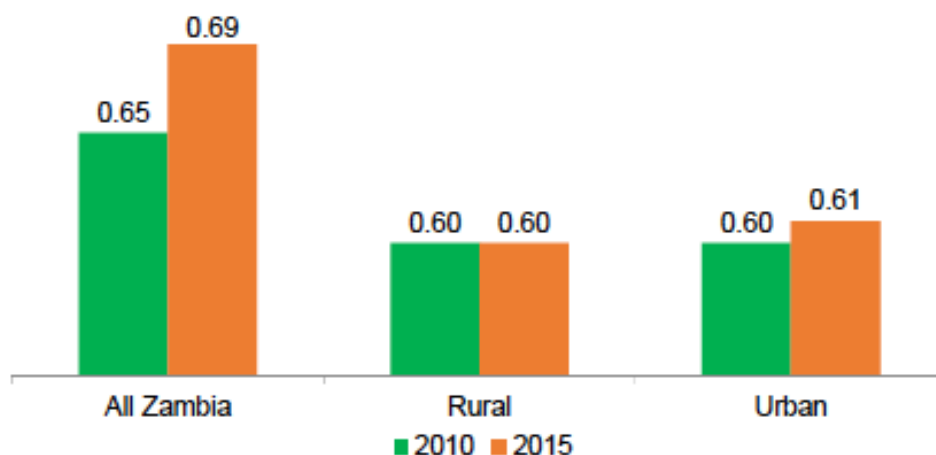


Figure 2: Gini Coefficient, Rural/Urban and year, Zambia, 2015.  
Source: Living Conditions Monitoring Survey 2015 Report

<sup>4</sup> There has been a sharp decline in GDP to about 3.5 percent in 2016 due to the collapse of commodity prices and El Niño weather patterns which have resulted in a crippling drought.

Zambia was made a British Protectorate in 1924 and later on it became part of the Central African Federation (comprising Northern Rhodesia – Zambia; Southern Rhodesia- Zimbabwe and Nyasaland- Malawi) from 1953 to 1963. This federation was doomed to fail from the beginning due to the opposition that it faced from nationalists in the three countries. Zambia attained self-rule on 24<sup>th</sup> October 1964.

At the time of political independence Zambia was one of the most prosperous middle-income countries in Sub-Saharan Africa (McCulloch, *et.al*, 2000; UNDP, 2016), with one of the highest per capita incomes (Weeks, *et.al*, 2006). The country had substantial agricultural and mineral resources that were good for growth and human development<sup>5</sup>. There was potential for sustainable development despite inheriting poor and inadequate infrastructure<sup>6</sup>.

Zambia did not manage to maintain her prosperous economic status as things declined from the 1970s up to the mid-1980s. Initially, Zambia followed a liberal economic approach with a focus on providing infrastructure and services to the people (McCulloch *et.al*, 2000). However, the economic framework changed in 1973 when a decision was made to abolish multiparty democracy and partially nationalise the economy (UNDP, 2016). This policy shift resulted in institutionalising political hegemony and economic protectionism, which led to an economic collapse. In tandem with the economic decline, there was a sharp increase in poverty rates and a decline in human development indicators<sup>7</sup> (Weeks *et.al*, 2006).

After 1975 the country faced a collapse in copper prices, and the rise in oil prices. In addition, there were conflicts and liberation struggles in Angola, Democratic Republic of Congo (DRC), Mozambique, Namibia and Southern Rhodesia which affected the country. The conflicts in Southern Rhodesia hurt the Zambian economy more than the other conflicts. The Unilateral Declaration of Independence by the White Minority regime in Rhodesia (now Zimbabwe) led to the closure of Zambia's only sea route via Durban in South Africa. The air lifting of imports and exports was a very costly

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<sup>5</sup> During the first ten years after independence rising copper prices and high levels of foreign direct investment resulted in economic growth averaging 2.4 percent a year. However, this was still below the rate of population growth resulting in falling per capita income (McCulloch *et.al*, 2000).

<sup>6</sup> Weeks *et.al*, (2006:16) has given an explanation to why there was low human capital at the time of independence: "consistent with the plan for Northern Rhodesia to be a settle colony, skilled work was reserved for Europeans and Africans were restricted to unskilled labour formation by different wage scales based on race".

<sup>7</sup> During this period there was a decline in the following human development indicators: primary school enrolment; infant mortality; maternal mortality.

alternative and it cost the country huge sums of money. This lasted until the construction of a rail line and oil pipeline between Zambia and Tanzania, with the help of China. These macroeconomic shocks and geo-political factors created socio-economic problems resulting in the stagnation of the economy; throwing millions of the citizens into severe poverty. To mitigate these socio-economic challenges the Zambian government borrowed heavily (Weeks *et.al*, 2006; McCulloch *et.al*, 2000).

The initial response to the economic challenges (i.e. the collapse of the copper prices and the rise in oil prices) by both the Zambian government and the international community were not satisfactory. They all perceived these shocks to be temporary, consequently this led to severe economic consequences. According to McCulloch *et.al*, (2000) the government's delay in intervening in the downfall of the economy had serious implications for the majority of the people. Government interventions through the International Monetary Fund (IMF) and the World Bank conditionalities came in late when the economy had seriously declined leading to socio-political ramifications. However, there was a national wide resistance to the World Bank and IMF imposed austerity measures known as the Structural Adjustment Program (SAP) leading to political fallouts for the then governing party. The sharp increase in the cost living resulted in food riots in Lusaka and the Copperbelt.

In 1991 the rapid decline in the economy and standard of living<sup>8</sup> resulted in the fall of the Kaunda led government, which had been in office from the time of independence in 1964. The new government led by Frederick Chiluba was keen to implement the IMF/World Bank conditionalities<sup>9</sup> (Weeks *et.al*, 2006:19). The structural changes to the economy by the Chiluba government led to the removal of costly unsustainable subsidies on maize, education and health and embarked on the privatization of the loss making parastatal institutions<sup>10</sup>.

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<sup>8</sup> "By the early 1990s real consumption per person had fallen by two thirds over 15 years" (McCulloch *et.al*, 2000:3).

<sup>9</sup> When the MMD government won elections in October 1991, the economy was faced with numerous problems: GDP was around two thirds of the level of the late 1960s; inflation was over 90 percent; government budget deficit was 73 percent of GDP; external debt stood at US\$ 6.8 Million and scheduled debt service was 61 percent of export earnings.

<sup>10</sup> Privatization had its own merits and demerits For example the privatization of ZCCM the Zambia Consolidated Copper Mines (ZCCM) saved the government from subsidising the loss making mines and use the money towards social programs. Once the copper mines were privatized there was an increase copper mining output and this has in the long run facilitated economic growth.



The SAP<sup>11</sup> came at a huge cost to the poor (Anderson & Kayizzi, 1989; Bates & Collier, 1993; Ndulo, 1999) and resulted in the increase in incidents of poverty (Imboela, 2005; McColloch *et.al*, 2000; UNDP, 2016). These initial structural reforms were harsh and led to further decline in social indicators. The implementation of the austerity measures resulted in a fierce competition in the local economy, which disadvantaged several state enterprises, which had enjoyed state protection and had monopolistic tendencies (Weeks *et.al*, 2006). When some of the state enterprises failed to compete with the new entrants in the economy it resulted in their collapse, leading to huge job losses.

## 1.2 Economic injustice in Zambia

The *Millennium Development Goals 2013 Zambia Country Report* has revealed that despite the country making progress on the economic front, a lot still needs to be done to reduce poverty. Zambia is a resource rich country whose earnings from rent seeking activities have not helped to reduce poverty (Fraser & Lungu, 2007). There is evidence in the literature that the natural resources of most rent seeking countries have not been converted into real drivers of economic growth (Alao, 2007; Breisinger & Thurlow, 2008; Willem & Cali, 2007; Collier & Goderis, 2007; Dymond 2009). Stiglitz (2012) in his book *the price of inequality: how today's divided society endangers our future*, has observed that resource rich countries are infamous for rent-seeking activities. It is much easier for one to get rich in these countries by gaining access to resources at favorable terms than by producing wealth. This is often a negative-sum game, which is one of the reasons why, on average, such countries have grown more slowly than comparable countries without the bounty of such resources<sup>12</sup>.

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<sup>11</sup> A goof number of commentators on the IMF/World Bank Structural Adjustment Programs (SAPs) are critical of these programs arguing that there were not pro poor and as a result they did not contribute to poverty reduction. For example Timo Voipio (2011:28) notes: During the next two decades (1980s-1990s) of 'Structural Adjustment Programmes' (SAPs) the World Bank – funded by OECD-governments - tried to persuade poor countries to change their policies by imposing policy reform as a condition of development lending and grants. Gradually, however, it was recognized that policies alone were not sufficient to secure successful broadbased – or pro-poor - growth and poverty reduction, unless the institutional set-up was 'conducive', or 'enabling' for pro-poor policy change. Opinions vary widely as to what sort of institutional set up would be 'pro-poor' or otherwise ideal, but there is currently a wide consensus among development professionals that (some kind of) institutional development, or institution-building is an essential part of pro-poor policy change, growth and poverty reduction

<sup>12</sup> Stiglitz (2012) when commenting the poverty of resource rich countries observes that one might have thought that an abundance of resources could be used to help the poor, to ensure access to education and health care for all. He observes that taxing work and savings can weaken incentives; in contrast, taxing the "rents" on land, oil, or other natural resources won't make them disappear. The resources will still be there to be taken out, if not today, then tomorrow. There are no adverse incentive effects. Therefore, in principle, there should be ample revenues to finance both social expenditures and public investments—in, say, health and education.

In Zambia the failure of the extractive sector to contribute to economic growth and poverty reduction has resulted in the increase in poverty and inequality<sup>13</sup>. High inequality has made it hard for the gains of economic growth to accrue to the majority of the poor (Pasha & Palanival, 2003; Ravallion, 2004; Williamson, 2004). According to Stiglitz (2012) inequality is both a cause and consequence of the failure of the political system, and it contributes to the instability of the economic system, which in turn contributes to increased inequality. Inequality in its various forms affects upward social mobility (Corak, 2013; Okojie & Shimeless, 2006).

According to Dlamini (1995:24) “inequality and the trend toward rising inequality stands as a complex of inhibitions and obstacles to development and that consequently, there is an urgent need for reversing the trend and creating greater equality as a condition for speeding up development”. He further argues, “inequality is socially engineered to prevent the majority from competing freely and equally with the minority that hold political, social and economic power, which consequently results in economic suffering” (Dlamini, 1995:24). There is evidence that countries which are highly unequal tend to grow slowly (Deininger & Squire, 1998), and when they experience growth it tends to be both unsustainable and inefficient (Angelsen & Wunder, 2006; Araar & Duclos, 2007). In country, the weight of evidence on the level of inequality in Zambia shows that there are huge disparities between rural and urban areas in terms of incomes (see Table 3).

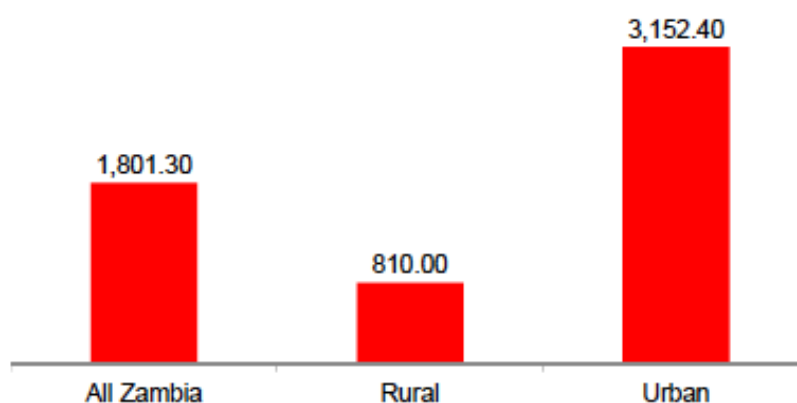


Figure 3: Average Monthly Household income by Rural/Urban, Zambia, 2015  
Source: Living Conditions Monitoring Survey 2015 Report

<sup>13</sup> The Zambian society is very unequal with a Gini coefficient of 0.69. Economic statisticians regard a Gini Index value that exceeds 35% as indicative of high inequality. Countries like Sweden, Norway and Germany which are said to be more equal report a Gini Coefficients of .3 or below. Most unequal countries report a Gini Coefficients of .5 and above

High inequality is a driver of intergenerational poverty. According to Corak (2003:1) “more of inequality of incomes in the present is likely to make family background play a stronger role in determining the adult outcomes of young people”. The literature shows that high inequality sustains poverty through the transmission of intergenerational poverty (Angelsen & Wunder, 2006; Araar & Duclos, 2007; Sato & Yoshida, 2008).

### **1.3 Social Injustice in Zambia**

Social injustice lies at the heart of deprivations faced by the poor Zambians and this hinders them from enjoying quality of life<sup>14</sup>. Economic liberalisation in Zambia while heralded as an economic success story has failed to translate into poverty reduction. Instead, the introduction of a free market economy has led to an uneven economic growth, which has resulted in increasingly uneven distribution of wealth between wealthy households and the poorer ones.

Disparities based on household wealth and on areas of residence play a major role in driving social injustice. For example, while basic education is free in Zambia, many children from poor households are still out of school due to various structural challenges. Net school attendance rates in Zambia increase as persons become less poor across all grades (Zambia CSO, 2012). It is for this reason that the children of the poor are less likely to attend or continue in school than the children from richer households.

Poor households also face numerous challenges in accessing quality health services (Buvinic, 1993; Seeley, 2008). In Zambia various inequalities in accessing health services and health outcomes are driven by persistent poverty. According to a World Health Organization (WHO) study investigating poverty, social exclusion and health systems notes “the extent of health inequities is typically proportionate to the level of disadvantage, with populations experiencing poverty and social exclusion having fewer opportunities for health than those in more privileged positions” (2010:3).

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<sup>14</sup> To mitigate the situation faced by poor households, the government has been rapidly rolling out the social cash transfer program in order to support the poorest households across the country (Tembo *et.al*, 2008:74). While this program has made a significant contribution to poverty reduction at household level, it has not had much impact on the reduction of inequality in the country.

#### 1.4 Patterns of Poverty in Zambia

High inequality in its various forms is a form of injustice and a driver of intergenerational poverty (Boggess *et.al*, 1999). Inequality in Zambia is strongly rooted in the rural-urban divide, which follows the *along the rail line* phenomenon set during the colonial era (Weeks *et.al*, 2006). The development and the establishment of urban centres in modern Zambia have tended to follow the same legacy of rural-urban divide. Urban centres have followed the railway line from Livingstone in the south to the Copperbelt in the north. Therefore, the further a site is from the railway line; the poorer it is. Rural households tend to have worse social, economic and demographic features compared to urban households (McCulloch & Baulch, 2000; World Bank, 2013). It is for this reason that rural areas are home to the majority of the poor households and lag behind in terms of well-being.

Poor households in Zambia are faced with numerous structural injustices (Weeks *et.al*, 2006), and chief among these is lack of access to land (Himonga & Munachonga, 1991; Varga, 2006). Customary law marginalises women and girls in terms of access to land (Ndulo, 2011). While Zambia recognises both traditional laws of land ownership and Western type statutory laws, this dual tenure system of land ownership has mostly disadvantaged women and girls. Even though women constitute a large majority of the population and play a key role in agricultural production (Himonga & Munachonga, 1991) they are excluded from owning most of the land which they work on due to patriarchal structures (Chronic Poverty Research Centre, 2010; Espey 2010; Varga, 2006).

Land in rural Zambia is largely vested in lineages, clans and families, with males having full rights to land and women denied day-to-day control of land<sup>15</sup>. Denying women the right to exercise day-to-day control of land underlies high inequality which ultimately is responsible for intergenerational poverty (Espey, 2010; Varga, 2006). The Chronic Poverty Research Centre report on *Inheritance and the Intergenerational Transmission of Poverty* notes “assets and the inheritance of assets are linked to an individual’s poverty trajectory” (2010:5).

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<sup>15</sup> In Zambia, the ownership of land is entirely in the hands of the Republican President and is managed through the Commissioner of Lands (Henriot 2003). Land tenure is either customary land (about 94% of the country) or state land (about 6%).

Poverty in Zambia is also driven by lack of sustainable jobs which are capable of providing pathways out of intergenerational poverty. The wellbeing of poor households can improve when formal employment is growing fast enough to provide opportunities for young people entering the labour market (World Bank, 2013). It is for this reason that employment matters for poverty reduction (Ray *et.al*, 2014; United Nations, 2013). In Zambia the labour force is relatively young (Zambia CSO, 2012) and the creation of formal jobs is much slower compared to the rate of population growth<sup>16</sup>. The lack of jobs traps most households into persistent poverty since household members cannot get into wage employment. The argument for employment status having a strong bearing on poverty outcomes is well established in the literature<sup>17</sup>. Figure 4 illustrates the fact that the kind of work that one is involved in has an impact on future poverty outcomes.

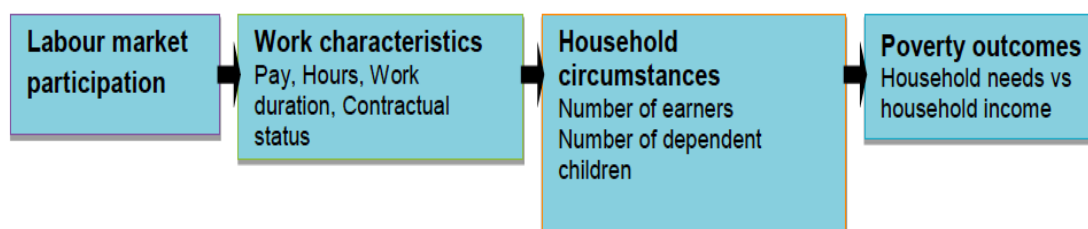


Figure 4: Factors mediating the relationship between employment and poverty  
Source: Ray *et.al.*, (2014)

In rural areas, agriculture accounts for about 85 percent of employed persons (Zambia CSO, 2012). Although agriculture employs a lot of people, the workers usually receive low salaries which are below the poverty datum line<sup>18</sup>. These working poor fail to accumulate enough income and assets to enjoy a life free of poverty. This leads to a huge number of people continuing to struggle as the working poor trapped in persistent poverty (Himonga & Munachonga, 1991; Nsama, 2006).

<sup>16</sup> In Zambia the formal sector employs very few people. In 2010 the workforce population was 8.5 Million (LCMS 2012), comprising persons aged 12 years and above. 62 per cent of persons aged 12 and above were in the labour force: 43 per cent employed, 11 per cent unpaid family workers and 8 per cent unemployed. Unfortunately, formal employment only accounted for about 780,000 people and the privileged few who were employed were urban male residents with post-secondary education.

<sup>17</sup> However, the relationship between employment and poverty outcomes is not straightforward. Ray *et.al*, (2014:20) have rightly noted, “the relationship between employment status- the level of earnings from paid employment- and poverty outcomes is not straight forward. This is because employment participation is an individual characteristic while poverty is most commonly measured at the household level. Therefore whether someone with low earnings will be in (household) poverty or not depends on both household needs (critically household size) and on the level of other sources of income available to the household (through partner earnings, benefits and so on)”.

<sup>18</sup> The minimum wage in Zambia is governed by the Minimum Wages and conditions of Employment Act cap276 of the laws of Zambia. However Zambia has not yet ratified ILO convention no.131 on the minimum wage fixing mechanism.

## 1.5 Problem Statement

In a context of economic growth it is expected that poverty will fall (Angelsen & Wunder, 2006; Dollar & Kraay, 2001), leading to an improvement in the well-being of households (Pasha *et.al*, 2003; Ravallion, 2004; Williamson, 2004). There are examples from countries like China, India and Vietnam, where millions of people have escaped poverty due to the growth of the local economy (Angang *et.al*, 2005; Jomo, 2003). However, the scenario is different in Zambia. Since the late 1990s, the Zambian economy has experienced high growth, but this has not provided opportunities to facilitate human development and empowerment for poor households<sup>19</sup>.

The Zambian economy is structured around the extractive industries<sup>20</sup>, which account for most of the foreign exchange earnings. Zambia's natural resources have the potential to contribute to economic development and accelerate poverty reduction efforts through increased revenues from the extractive sector by way of taxes, royalties, signature bonuses and other payments<sup>21</sup>. However, earnings from the extractive industry, which are supposed to be the powerful engines of economic growth, have not benefited the poor (Dymond, 2009; Fraser & Lungu, 2007). The resource booms if not well managed can easily drive Zambia into what Paul Collier (2007) calls the *Natural Resources Trap*<sup>22</sup>.

Zambia's human development indicators do not reflect its impressive economic growth record. A scan of the UN's Human Development Index (HDI) shows that Zambia ranks poorly on the Human Development Index. Zambia's GNI stands at 163 and its HDI is at 139 (UNDP, 2016). While Zambia is one of the fastest growing economies in Africa, the higher levels of poverty among her citizens is a huge contradiction. The current economic growth trajectories have exposed the weakness

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<sup>19</sup> Zambia's 2010 national poverty headcount rate was 60 percent and 42 percent of the population was living in extreme poverty. The rural areas experience more poverty with poverty rates of 77.9 percent compared to urban poverty levels of 27.5 percent (de la Fuente 2015:6).

<sup>20</sup> Dymond (2009:21) observes that Zambia's economic growth is closely correlated with the copper price boom. In the early days of copper mines privatization (1997-2000), Zambia's economy was 'regressing'; its annual average GDP growth was 1.2% against an LDC average of 5.5%. It was not until the copper price boom started in 2004 that Zambia's growth became sufficient to place it in the high growth category.

<sup>21</sup> The mining sector has dominated Zambia's economic landscape date as far back as pre-colonial times. Commercial copper mining was started in the 1920s and coincided with the dawn of the colonial era. Despite the centrality of the mining sector in Zambia, it does not seem to impact positively on poverty reduction.

<sup>22</sup> Dymond (2009) quoting Lungu (2008) and Collier & Goderis (2007) cites Zambia as a representative case in the resource curse

of policy makers focusing more on economic indicators while ignoring the importance of social progress (Porter *et.al*, 2014).

Given the above situation, this study seeks to inquire into the following central question that this study raises is; *how strongly does a poor childhood predict poverty in adulthood?* Therefore, in this study the main interest is to explore some of the drivers of intergenerational poverty within household structures.

### **1.6 Objectives and Questions of the study**

This study takes as its starting point the literature on Intergenerational Transmission of Poverty (ITP) (Aldaz-Carrol & Moran, 2001; Bhargava *et.al*, 2005; Bird, 2007; Bowles, *et.al*, 2009, Castaneda & Aldaz-Carroll, 1999, Corcoran 2001; Falkingham & Ibragimova, 2005; Moore, 2005; Paolisso *et.al*, 2002). According to Smith and Moore (2006:4) the ITP concept is “centrally concerned with the persistence of poverty overtime and across generations” and can be explained as “types of transmission, the type of poverty, its irreversibility and the individual/household/contextual factors which enhance or interrupt transmissions”.

The ITP literature is forward looking as it considers the future outcomes of the children of the poor. This strand of literature offers a logical explanation as to why poverty persists from one generation to another (Bird, 2007; Moore, 2005). It looks at the nature of poverty (Aldaz-Carrol & Moran, 2001; Boggess *et.al*, 2005; Corcoran, & Chaudry, 1997), its effects (Bird, 2007; Corcoran, 1995; Moore, 2005) and its drivers (Aldaz-Carrol & Moran, 2001; Behrman *et.al*, 2001; Boggess & Corcoran, 1999; Bowles *et.al*, 2009; Haverman & Wolfe, 1994; Rector, 1994). In the ITP literature, poverty is explained in terms of the children of the poor finding their own children at the bottom of the income distribution, while the children of the rich remain at the top of the income distribution (Aldaz-Carrol & Moran, 2001; Bowles *et.al*, 2005; Castaneda, 1999; Corcoran, 2001).

The main objective of the study is to examine the intergenerational transmission of poverty in Zambia. In doing so, the study will seek:

- To explore factors which increase the likelihood of intergenerational transmission of poverty in Zambia;

- To explore factors that impede household efforts to escape generational poverty;
- To explore the experiences of households living in poverty in Zambia and their attempts to break the cycle of intergenerational poverty.

Methodologically, using the life history approach (Detzner, 1992; *et.al*, Baker & Abdullah, 2008; Wallace, 1994) this study has investigated the lives of poor households in order to understand factors accounting for intergenerational poverty (Aldaz-Carrol & Moran 2001, Bird 2007, Moore 2005). This study is guided by the understanding that household influences have the likelihood to intergenerationally trap individuals into persistent poverty (Aldaz-Carrol & Moran, 2001; Bermant, 2008; Jenkins & Siedler, 2007).

This study aims at analysing factors accounting for the spread of poverty across generations and specifically the study will focus on household factors. Poverty in a household can cause lifelong damage to children's minds and bodies, and if not interrupted can turn them into adults who transmit poverty to their children (Bird, 2007; Blanden & Gregg, 2004; Corcoran & Adams, 1997). Poverty in early childhood can be a lifelong handicap since it affects one's intellectual, emotional and physical development. When children are impoverished they become transmitters of poverty to the next generation (Aldaz-Carrol & Moran, 2001; Andrade *et.al*, 2003; Boggess *et.al*, 1999; Corcoran & Chaudry, 1997; Costaneda & Aldaz-Carrol, 1999).

Specifically, this study investigates the extent to which the children of poor parents are trapped in intergenerational poverty. The study has also investigated the impact of illiterate parents and their failure to support their children in their learning processes. Special attention has been paid to the impact of having an illiterate mother and how this contributes to the intergenerational transmission of poverty. This is premised on the understanding that a woman's basic education is critical to reducing poverty (Bermant, 2008; Currie & Moretti, 2007; Glick & Sahn, 2000; Kabeer, 2004; 2006). An educated woman has a sense of personal-empowerment and self-confidence to make decisions that affect her life. She is more likely to delay marriage, space her pregnancies, provide better childcare and insist that her children attend school. All these household factors have likelihood to create pathways out of persistent poverty (Bhargava *et.al*, 2005; Castañeda & Aldaz-Carroll, 1999).



In this study the household is taken as a site of institutionalised inequality (Bermant 2008) and there are gendered tensions over asset ownerships (Espey, 2010; Himonga & Munachonga, 1991; Oleke *et.al*, 2006; Peterman, 2011; Rose & Greeley, 2006; Strickland, 2004). Socio-cultural factors make it hard for women to access and own productive assets. This study acknowledges that inheritance influences the process of impoverishment and escape from poverty (Carter & Barrett, 2006; CPRC, 2010; Oleke *et.al*, 2006; Rose & Greeley, 2006; Strickland, 2004). There are linkages between household factors and various measures of child development and well-being. Children with more educated parents, higher household income and living in urban middle class suburbs are more likely to go to college or university and not live in poverty (Aldaz-Carrol & Moran, 2001; Bhargava *et.al*, 2005; Castañeda & Aldaz-Carroll, 1999; Machin & McNally, 2006) the children of the poor are more likely to remain poor as adults because “poverty tends to be transmitted from one generation to the next” (Aldaz-Carrol & Moran, 2001:155). This pattern is pervasive in most parts of the world and is commonly found in Zambia, especially in poor communities.

### **1.7 Research problems and objectives**

The motivating question that guides this study is: how strongly does a poor childhood predict poverty in adulthood? Other important questions in this study include:

- What are the factors, which increase the likelihood of intergenerational transmission of poverty in Zambia?
- What factors impede household efforts to escape intergenerational poverty in Zambia?
- What are the experiences of people living in poverty in Zambia?

### **1.8 Outline of the Thesis**

This thesis will be structured into six chapters. The first chapter is *introductory* and outlines the basic ideas behind the thesis and discusses the poverty situation in Zambia. It also seeks to establish the rationale for studying the subject matter.

Chapter two presents *a theoretical framework* for interpreting the evidence from the literature review on ITP. This theoretical framework links parents and children’s outcomes in relation to persistent poverty. Therefore, when children are born in a poor family, they are more likely to grow into poor adults and transmit poverty to their

children. Therefore, this chapter will present a theoretical framework for understanding intergenerational poverty.

Chapter three is focused on a *review of the relevant literature* on poverty, inequality household factors and household head factors in poverty transmission. This chapter defines poverty and inequality within household structures. In reviewing the literature on poverty and inequality there is a bias towards a literature which discusses the poverty phenomenon in Africa and Zambia in particular. Literature from other contexts is also reviewed due to the fact that ITP literature is not exhaustive. This chapter plays a crucial role in terms of subsequent chapters, because it helps to construct a theoretical framework.

Chapter four presents the *life history approach*, which is a qualitative research methodology and describes the field work undertaken. This chapter argues that the use of the life history approach gives an overall picture of informants living in poverty. The life history approach also enables this study to gain a better understanding of persistent poverty from the perspective of household heads living in poverty.

Chapter five presents the findings of the field work. This study uses the life history approach, a qualitative research method that has been preferred for poverty analysis. This chapter attempts to account for the reasons why poverty is transferred intergenerationally through household structures. It also provides an explanation for the occurrence of persistent poverty which is transferred like a thread from one generation to another. Therefore, the purpose of this chapter is to gain an understanding of the lived experiences of poor household heads.

Chapter six presents the results based on the evidence collected using the life history approach. The use of the life history approach enables this study to gain an understanding of poverty from the lived experiences of household heads. This study also enables the voices of the poor to be amplified and given a privileged position in poverty research. This chapter, therefore, gives an in-depth analysis of various issues that account for intergenerational transmission of poverty in Zambia. It further discusses issues raised in the other chapters.

Chapter seven presents concluding thoughts and recommendations based on the analysis of intergenerational poverty in this study.

## CHAPTER II

### CONCEPTUALISING INTERGENERATIONAL POVERTY

#### 2.0. Introduction

The purpose of this chapter is to present a theoretical framework for interpreting the evidence from the literature review on ITP. This theoretical framework links parents and children's outcomes in relation to persistent poverty. Therefore, when children are born in a poor family, they are more likely to grow into poor adults and transmit poverty to their children. Therefore, this chapter presents a theoretical framework for understanding intergenerational poverty.

#### 2.1 Changes in Intergenerational Mobility

From a theoretical perspective the ITP framework presupposes that an individual's economic and social status depends mostly on the economic and social conditions of their parents (Aldaz-Carrol & Moran, 2001; Bird, 2007; Musick & Moore, 2003). According to Quisumbing (2006:3)

Most intergenerational transfers take place within the family. Families, often but not always parents, take decisions about the resources to be provided to their children to enable them to grow, learn, socialize and eventually become adult members of society. Most of the decisions taken while children are young are related to investment in human capital—not only investment in schooling, but also in child health and nutrition. As children marry and form their own households, decisions are taken regarding transfers of assets that enable them to form a new productive and social unit. Finally, as parents age and die, decisions are taken regarding old age support and the transfer of remaining assets to children.

There are at least five factors responsible for the reproduction of intergenerational poverty. These are intrahousehold resource allocation (Espey, 2010; Himonga & Munachonga, 1991; Oleke *et.al*, 2006; Rose, 2006; Strickland, 2004); female headed households (Buvinic & Gupta, 1997; Chant, 2003; Megan, 2010) child poverty and deprivations (Bird, 2007; Moore, 2001; Minujin *et.al*, 2006); economic and social mobility (Carter & Barrett 2006; Moore 200; Okojie & Shimeless 2006; Seeley 2008; Smith 2002), and the location of household (Barker, 2012; Baker & Schuler, 2004; Krishna, 2011; Sender, 2000).

Cultural factors have led to gender differentials in asset holdings (Bird 2010). In most cases women do face marginalisation in terms of intrahousehold resource allocations, giving rise to the infamous concept of the feminization of poverty. Women are trapped into intergenerational poverty when they are denied access to and ownership of productive assets. Individuals at the economic margins are much more likely to be trapped into persistent poverty when they lack assets Ford Foundation 2001; (McKay, 2009; Moser, 2010).

Poverty is exceptionally high in households where the household head is poor and this increases the risk of intergenerational poverty (Bird, 2007; Musick & Moore, 2003). Therefore, growing up in a household where the household head is poor is most likely to have a child grow up as a poor adult. In a study carried out in four villages of Rajasthan in India examining intergeneration poverty it was established that there are multiple factors that contribute to intergenerational transfers of poverty in female headed households: poor nutrition and healthcare; low levels of education; a depleting environment; insecure livelihoods; indebtedness; and cultural norms and social practices (Bhargava *et.al*, 2005).

The consequence of persistent poverty in a household is that it is intergenerational. It is for this reason that conditions that existed in the past have likelihood of been transmitted, for the most part unchanged, to the current and future generations (Aldaz-Carrol & Moran, 2001; Bhargava *et.al*, 2005; Bird, 2007; Bowles, *et.al*, 2005; Castaneda & Aldaz-Carroll, 1999, Corcoran, 2001; Falkingham & Ibragimova, 2005; Moore, 2005; Paolisso *et.al*, 2002). The social economic context also affects a poor household's advance (or decline) in economic and social status over successive generations. Accordingly, the persistent poverty experienced by a poor household is mostly linked to childhood deprivation and parental poverty (Carter & Barrett, 2006; Moore, 2005; Seeley, 2008; Smith, 2006).

There are four main frameworks which show the pathways through which poverty is transmitted across generations: Cultural theories; poverty traps; resource and investment perspective and the educational attainment mode.

### **2.1.1. Culture of Poverty Theory**

Sociological theories have long argued that the practices and behaviour of poor household heads have the likelihood to affect the outcomes of children. In fields like demography, economics and sociology critics have raised questions on the role of culture in many aspects of poverty and even explicitly giving explanation for the behaviour of the low-income population in reference to cultural factors (Small *et.al*, 2010). From a theoretical point of view, explanations need to be offered for the phenomenon of the children of the poor growing into poor adults.

The explanation for this phenomenon finds its explanation in Oscar Lewis's (1966) culture of poverty and the report on the Negro family by Daniel Patrick Moynihan (1965). This theory offers explanation for poverty trajectories that exist despite a nation experiencing economic growth or various anti-poverty interventions in a community where the poor are located. According to Lewis (1966) sustained poverty generates a set of cultural attitudes, beliefs, values, and practices. He has argued that this culture of poverty tends to perpetuate itself over time, even after the original structural conditions that gave rise to it may have changed. Moynihan (1965) also contends that African American families were caught up in a web of pathologies resulting from a combination forced driven by effects of slavery and the subsequent structural poverty in the United States.

In the early stages of the culture of poverty theory a number of critics were uncomfortable with this approach and criticised it for blaming the victims of poverty (Small *et al* 2010). Within social sciences critics are reluctant to continue with Lewi's conception of culture. Small *et.al*, (2010:8) observe:

Contemporary researchers rarely claim that culture will perpetuate itself for multiple generations regardless of structural changes, and they practically never use the term "pathology." But the new generation of scholars also conceives of culture in substantially different ways. It typically rejects the idea that whether people are poor can be explained by their values. It is often reluctant to divide explanations into "structural" and "cultural," because of the increasingly questionable utility of this old distinction. It generally does not define culture as comprehensively as Lewis did, instead being careful to distinguish values from perceptions and attitudes from behavior. It almost always sets aside the ideas that members of a group or nation share "a culture" or that a group's culture is more or less coherent or internally consistent. In many cases, its conceptions of culture tend to be more narrowly

defined, easier to measure, and more plausibly falsifiable. ... It also tends to draw on an entirely different literature: the large body of new research that has emerged over the past thirty years or so in cultural anthropology and cultural sociology.

However, there has been renewed scholarly interest in culture of poverty theory with the publication of Wilson's (2012) *The Truly Disadvantaged*. Without falling into the trap of blaming poverty victims for their poverty situation, there is value in linking discussions on poverty with culture. According to Small *et.al*, (2010) poverty scholars should be concerned about culture for three reasons: first, understanding better why people respond to poverty the way they do both how they cope with it and how they escape it; second, to debunk existing myths about the cultural orientations of the poor; and thirdly to develop and clarify exactly what they mean by it, regardless of whether they believe it helps explain an outcome.

### **2.1.2. Poverty Traps**

Academics within the economics and development fields do acknowledge the existence of poverty traps. They believe that a household or individual's lowly economic status may be perpetuated intergenerationally. According to Barrett *et.al*, (2004) the idea of poverty traps is a true phenomenon that can be observed in a poor household. They show that identical households are likely to radically have different poverty outcomes. The nature of assets owned by a household serves as a point of departure in poverty trajectories. A household with a sufficient asset base has the likelihood to escape poverty compared to a household with a diminished asset base.

According to Barrett *et.al*, (2016) discussions on poverty traps focus on understanding why some individuals, households and even entire nations remain trapped in persistent poverty while others are able to enjoy rapid improvements in their wellbeing. Poverty has the likelihood to persist indefinitely in the absence of viable interventions which have the likelihood of contributing to the improvements in the wellbeing of a household. Therefore, at household level, the accumulation of productive assets and putting them to productive use or adoption of more remunerative exchange that increases future income is likely to create pathways out of poverty.

Poverty traps are likely to arise due to a host of structural mechanisms which exist at macro, meso and micro levels (Barrett *et.al*, 2016). At the macro scale some of these mechanisms include institutional, geographic, coordination/technology failures, while

at meso scale the mechanisms social networks and norms that exclude households and individuals from growing their capital and productive assets. At the micro scale households and individuals may lack access to more remunerative technologies due to structural barriers that prevent them from adopting technologies. A combination of these can render poverty self-reinforcing.

Barrett *et.al*, (2004) have noted that poor people normally have fewer assets compared to the non-poor. The poor encounter tremendous difficulties in accumulating assets and tend to lose the assets that they already own. Households trapped in poverty have certain characteristics; they lack education and productive assets. To create pathways out of poverty households need to invest in productive assets and to maximise their use.

### **2.1.3. Resource and investment Perspective**

Children are highly dependent on others for the provision of their daily necessities and it is for this reason that resourcing and investing in children is a key aspect in preventing the children of the poor growing up into poor adults. Therefore, to break intergenerational poverty, household heads need to invest in their children's health, nutrition and education.

Becker (1991) in his book *Treatise of the family* has proposed a model on endowments and investments. In this model he has shown that expenditures on children are influenced by parental income and the choices that they make in using this income, the number of children and the cost of child quality. Accordingly, the wellbeing of children is determined by the investments parents make, the reputation and contacts of the family, their genetic inheritance and values and skills acquired through membership in a particular family culture.

According to Becker (1991) the children of the rich will certainly grow into non poor adults due to the variable investments made by their parents. The success of the children of the rich is premised on the time their parents have spent on them, and also their superior endowments of culture and genes. The children of the poor will also grow into poor adults due to actions and situations of their parents. Becker (1991) is of the opinion that household expenditure and endowments have an influence on the future outcomes of children from both rich and poor households.



Children growing up in the same household can experience different forms of inequalities leading to different socio-economic outcomes (Becker 1991). Therefore, within the same household some of the children are likely to grow up into poor adults, while others have the likelihood of escaping poverty. This inequality among siblings can be explained by experiences of handicaps, gender and other characteristics of children which determine the investments parents make in them.

Economists and social scientists have long argued that time and money, are the two basic resources that parents invest in their children (Cancian & Danziger, 2009; Cronk *et.al*, 2000; Duncan & Murnane, 2011; Magnuson & Votruba-Drzal, 2008). Parental investment in the future of a child also includes: the provision of high quality child care and education, living in a good neighbourhood and providing healthy meals. According to Roksa and Potter (2011:310) “if parents have a certain amount of education, income and/or occupational status, they are considered to be middle class and are expected to engage in specific cultural practices that will facilitate their children’s educational success”. The majority of the poor households exist in conditions of extreme deprivations across generation which makes it hard for them to make quality investments in their children. Lower financial resources and lack of productive assets cause poor households to fail to develop the capabilities of the children or provide them with a good start in life. Therefore, children born in poor households are likely to grow into poor adults (Onuzo *et.al*, 2013; Seeley, 2008), unless investments are made in their health and education in order to change their future outcomes (Aldaz-Carroll & Moran, 2001; Duncan *et.al*, 2003). Investing in children has the likelihood to create pathways out of persistent poverty and it has long term returns as it promotes a strategy of poverty avoidance as opposed to poverty reduction (Behrman *et.al*, 2010; Haveman & Wolfe., 1995).

#### **2.1.4. Educational Attainment**

Correlations between earnings, education and parental income have the likelihood to contribute to changes in intergenerational mobility. Education has positive impact on the future outcomes of children. However, the socio-economic position of a household determines the educational attainments of children. (Buvinic, 1993; Seeley, 2008; World Bank, 2013).

Educational attainment has positive outcomes (Hellier & Chusseau, 2012) because it is a strong determinant of earnings in the labour market. Children from wealthy households attend top schools in society and as adults they find themselves at the top earning ladder (Azam & Bhatt, 2015). What is known is that, educational attainment is closely correlated with economic outcomes between generations. (Bradbury & Triest, 2016; Brunori *et.al*, 2013; Jerrim & Macmillan, 2015; Machin & Vignoles, 2004). Therefore, this means that, intergenerational education mobility is closely connected with economic inequality. The value of education besides having positive future outcomes is that, it leads to human capital convergence in the long term and leads to social stratification.

Under-educated traps, a situation where certain families receive the best education intergenerationally, while other families remain unskilled across generations, are a driver of intergenerational poverty. According to Hellier and Chusseau (2012:2) explanations for this phenomenon include:

Imperfections in the credit market, fixed costs of education, neighbourhood effects and local externalities, differences in altruism between families, structure of the educational systems etc. There are thus a number of factors that rule out any educational convergence of dynasties. In line with the theoretical analyses, the empirical literature has attempted to quantify (I) the impact of parental characteristics on their children's income and educational attainment, and (ii) the influence of extra family determinants. This makes it possible to measure (I) intergenerational mobility and its variation over time, (ii) the different channels through which the family and parental backgrounds impact on the individuals' income and educational attainment, and (iii) the impact of different factors, particularly social and education policies, to prevent the widening of persistent inequalities due to educational divergence across

The education system in any community has several implications for economic and social outcomes (Machin & Vignoles 2004). Those who have more and higher quality education are more likely to have better jobs and have higher levels of income. It is for this reason that educational attainment has the likelihood of affecting an individual's life course. People from poor households have an opportunity to escape intergenerational poverty and advance themselves up the social ladder depending on how much investments they make in education (Aldaz-Carroll & Moran, 2001).

The children of the poor have a number of odds against them and chief among these are social economic challenges. Under education characterises most poor households, because the parents lack financial resources to send their children to good schools (Magnuson & Votruba-Drzal, 2009). The effects of under education are likely to be passed on to successive generations and this is what constitutes poverty traps (Bird, 2007). Intergenerational persistence of under education accounts for high income inequalities. Accordingly, it is the richer households who are able to send their children to good school, enabling their children to get the best jobs in the corporate world, hence earning more money. Consequently, the children of the poor go to lower quality schools and fail to finish school. When they get into the labour market they get the lowest jobs and making them the working poo (Gibbon, 1995; Klein & Rones, 1989; Shipler, 2008). Therefore children from richer households continue to be the most educated group and are at the top of the earnings spectrum while their counterparts from poor households are trapped into persistent poverty. Hellier and Chusseau (2012) observe that growing income and educational disparities within-generational differences has the likelihood to create inegalitarian dynamics with a high social and family related determination.

#### **2.1.5 Factors affecting Transmission**

The ITP framework motivates a more forward-looking question: who will likely remain poor into the future (Carter & Barrett, 2006). The cutting edge on intergenerational poverty lies in the interface between poverty dynamics (this includes a host of structural factors from the individual and household) and childhood deprivation and parental poverty (there are contemporaneous adverse biological, social, economic effects on young people) (Moore, 2005). In the literature what is known is that poverty tends to reproduce itself within poor households (Espey, 2010; McKay, 2009; Sen, 1981).

Household and intrahousehold factors are among key factors that drive intergenerational poverty. According to Attanasio and Székely (1999) household factors are likely to affect children negatively. In poor a household there is likelihood of children suffering or experiencing long term damage from parental poverty caused by in utero or malnutrition, deficiencies in early infancy. Other poverty drivers include demographic (Bermant, 2008; Farnworth, 2012), social location (Falkingham & Ibragimova, 2005); poor health (Mazaleni, 2007); adolescent pregnancy

(Kliegman, 1992), early child care and development practices (Moore 2005; Onuzo *et.al*, 2013), domestic violence (Megan 2010; Mutangadura, ND) and household income (Aldaz-Carroll & Moran, 2001) and economic (Espey, 2010; Harper *et.al*, 2003).

Vulnerability is also a driver of intergeneration poverty (Bolt & Bird, 2003; Del Ninno & Marini, 2005; Mazaleni, 2007). The concept of vulnerability is dynamic, recognizes and captures change which refers to exposure to shocks and challenges of coping with them.

Vulnerability thus has two sides: an external side of the risks, and stress to which an individual is subject to; and an internal side which is defenceless, meaning a lack of means to cope without damaging loss. Loss can take many forms- becoming or being physically weaker, economically impoverished, social dependent, humiliated or psychologically harmed.

Philip & Rayham 2004:5

There is a link between poverty and vulnerability (Thornton, 2006), although the relationship between the two is complex and multifaceted. In poor households vulnerability exposes family members to serious risks and defencelessness against various forms of deprivation (Philip & Rayham, 2004). Households face serious shocks caused by macroeconomic crises<sup>23</sup>, insecurity<sup>24</sup>, health problems<sup>25</sup> and climate change<sup>26</sup>. These generational bargains do not just depend on personal or household factors, but are subject to extra household factors, which expose families to multiple risks. These multiple factors contribute to intergenerational transfers of poverty.

Vulnerability is not good for poorer households because it is both a cause and a symptom of poverty (Del Ninno & Marini, 2005; Philip & Rayham, 2004; Thornton, 2006). Factors which contribute to vulnerability act to undermine capacity for self-protection, block or diminish access to special protection, delay or complicate

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<sup>23</sup> "Macroeconomic shocks can be caused by changes in the external trading environment and /or as a consequence of domestic policies" (Philip & Rayham, 2004:6).

<sup>24</sup> African faces a number of security issues such as terrorism, civil wars, genocide and ethnic tensions which have led to displacement of thousands of people

<sup>25</sup> In Africa some of the common health problems include malaria, HIV & AIDS and the recent Ebola problem in West Africa.

<sup>26</sup> "Natural disasters involve crop changers, housing and similar damages caused by cyclone, flood, river erosion as drought and rising salinity" (Philip & Rayham, 2004:6).

recovery, or expose some groups to greater or more frequent hazards than other groups (Philip & Rayham, 2004).

#### **2.1.6. Conclusion**

This chapter has presented four main frameworks which show the pathways through which poverty is transmitted across generations: Cultural theories; poverty traps; resource and investment perspective and the educational attainment mode. Therefore, this chapter has discussed theoretical frameworks for analysing the intergenerational transmission of poverty.

To be able to analyse persistent poverty at household level the four theories discussed provide a key to explaining persistent poverty. These theories have established the fact the fact there are linkages between children's future outcomes and family background. This is based on the presupposition that poor parents do transmit poverty and disadvantage to their children.

The socio-economic position of household heads plays an important role in determining the future outcomes of children. For example the characteristics of household heads whose household members grow into poor adults include the following: level of education, health status and the level of accumulated household assets,

## **CHAPTER III**

### **LITERATURE REVIEW:**

#### **POVERTY, INEQUALITY, ASSETS AND HOUSEHOLD FACTORS**

##### **3.0 Introduction**

The key premise of the ITP theory is that a child's future well-being most likely depends on the economic or social well-being of their parents (Behrman, *et.al*, 2010; Bird, 2007; Blanden *et.al*, 2002, 2005; Krishna, 2011; Moore, 2001). This assumption is supported by a body of knowledge on social mobility that has long argued that the social class of individuals is related to their parents' social class (Carter & Barrett, 2006; Kearney & Levine, 2007; McKay, 2009; Moore, 2001; Rajaram, 2009).

This chapter offers a conceptual framework linking the Intergenerational Transmission of Poverty to the Asset Based Approach. This approach introduces a shift in the analysis of poverty, from definitions based on income or expenditure to poverty analysis based on household net worth (Brandoline *et.al*, 2010). Analysing poverty in terms of household factors is useful because the household has capabilities to either transmit poverty or provide means to escape poverty. This literature review will begin with an analysis of the association between poverty and household factors and then show how intergenerational poverty has been linked to household factors and the loss of assets.

This literature review is limited to studies dealing with the intergenerational transmission of poverty, inequality, household factors and asset holding. The literature review has also taken a particular interest in literature which focuses on Sub Saharan Africa, although the review is not limited to that. In order to determine the poverty status of individuals and their households this literature review endeavours to identify the factors and processes, which drive the transmission of poverty intergenerationally.

##### **3.1. Definitions of poverty**

Poverty is multi-causal and multi-faceted (Chen & Ravallion, 2007; Chant, 2003) and there is no consensus in the literature regarding its meaning (Bird, 2010; Bradshaw, 2006; Hulme & McKay 2007). In the body of knowledge poverty is characterized by both economic and social factors, and as a result it cannot be attributed to a single cause. Economists and social scientists have given different but complimentary

explanations to the causes of poverty which range from economic determinants such as limited access to income, markets and employment (Ravallion, 2004) and structural factors, which include ethnicity (Boggess *et.al*, 1999; Corcoran & Chaudry 1997), gender (Chant, 2003; Megan, 2010) and unfair deprivation (Del Ninno & Marini, 2005; Mazaleni, 2007; Sen, 1999).

The difficulty to reaching consensus on definitions of poverty lies in the fact it is multi-dimensional, multi-causal, multi-faceted and complex in nature (Buvinic & Gupta 1997; Larsson & Sjöborg, 2010; Nāndaori, 2011; World Bank, 2000). According to Moore (2001) a broad definition of poverty is the absence of transfer of different forms of capital: human, social-cultural, social-political, financial/material and environmental/natural. Another definition of poverty comes from Go *et.al*, (2007) who say poverty could encompass not only material deprivation but also includes low achievements in education and health. Bradshaw (2005) says that poverty generally means lack of necessities and relative deprivation.

In the available literature there are several types of poverty which have been identified: income poverty (Gershman & Irwin, 2000); social poverty (Jordan, 1996); capability deprivation poverty (Sen, 1999); disempowerment poverty (Ahluwalia, 1976); physical poverty (Alemayehu & Shimeles, 2007) and psychological poverty (Myers, ND). Each of these poverty definitions provide a different understanding of the broader meaning of poverty. This also underscores the fact that poverty can only be understood in a multidimensional way.

The literature on poverty profiles is rich (Ali & Elbadewi, 1999; Corcoran & Adams, 1997; Bird *et.al*, 2004; Blank, 2003), but it does not do well when it comes to accounting for the root causes of poverty. The majority of the literature describes poverty but does not go deeper to account for persistent or generational poverty in poor households and then establish why these households are trapped in cross generational poverty. This is where the ITP literature becomes very helpful when dealing with poverty trajectories which show poverty moving across generations (Behrman, 1997; Bird, 2007; Bogges & Corcoran, 199; Moore, 2001; Quisumbing *et.al*, 2010.).

The ITP literature goes beyond generalizations of poverty and attempts to address the root causes of persistent poverty. ITP literature uses Blank's (2003) categorisations to explain the existence and the persistence of poverty. These are: *economic underdevelopment* and the absence of effectively functioning markets; *human capital development* where individuals are either unprepared or unable to participate in the workforce; *market is inherently dysfunctional* and thereby creates poverty; the *social and political forces* that occur outside the market, such as political favouritism and racism that contribute to poverty; poverty is attributed to *individual behavioural characteristics and choices*, such as marriage, family size or alcohol and substance abuse and *welfare dependency or poverty traps*.

### 3.1.1 Theories of poverty

One of the earliest influential voices on poverty was that of Adam Smith, the 18<sup>th</sup> century proponent of a wealth-creating capitalism. In his book *An Inquiry into the Nature and Causes of the Wealth of Nations* (1786), he stated that the virtuous circle can only be realised once essential public goods are adequately provided by a benevolent governing authority. He described poverty as the inability to purchase necessities required by nature or custom. According to Smith (1786) poverty was a cause of shame, social exclusion and psychic unrest, and not an economic condition.

From the time of Adam Smith to this modern era, the understanding of poverty has evolved bringing in various perspectives. Diverse theories have been employed to explain poverty in its various dimensions and trajectories<sup>27</sup>. These theories may differ on the nature and transmission of poverty, but they are all agreed that there are strong linkages between poverty and the people's socio-economic context (Adams, 2004; Ali & Thorbecke, 2000; Chen & Ravallion, 2007; Fosu, 2010; Ravallion, 2001).

What is known in the literature is that poverty is a reality that defies a single definition. However, all poverty definitions are contextual in nature. According to Bradshaw (2005) all definition of poverty and policies addressing it are in some way shaped by political biases and values. In his publication *Theories of poverty and*

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<sup>27</sup> The United Nations has one of the best methodologies for addressing the multi-dimensionality of poverty when it uses a composite measures of human welfare, the human development index (HDI), an average of three differentially weighted components-income per capita, infant mortality , and life expectancy at birth (Go *et. al.*, 2007:261). However, critics of the UN methodology, criticize it for its subjective weighing of components, arbitrary selection of indicators and with its preoccupation with developing countries.



*Antipoverty programs in community development*, Bradshaw (2005) gives a thorough review of the five main poverty theories that underpin discourses on poverty.

The first poverty theory that Bradshaw (2005) presents is: *Poverty is caused by individual deficiencies*. According to this theory individuals are responsible for their poverty situation. At the same time he ascribes poverty to lack of genetic qualities such as intelligence, a situation which is not easily reversed. This theory finds support in Murray and Herrnstein's (1994) work *The bell curve*, including neo classical economics and self-help literature which tend to reinforce the theoretical assumption that individuals fail because they do not try hard enough.

Bradshaw's (2005) second poverty theory is: *Poverty is caused by cultural belief systems that support sub cultures of poverty*. This poverty theory is rooted in the *culture of poverty* and sometimes linked with individual theory of poverty. This poverty theory presupposes that poverty is created by the transmission over generations of a set of beliefs, values and skills that are socially generated but individually held. Unlike, the first poverty theory, here individuals are not blamed for their poverty situations. The poor are perceived to be victims of their dysfunctional subculture or culture.

Once the culture of poverty has come into existence it tends to perpetuate itself. By the time slum children are six or seven they have usually absorbed the basic attitudes and values of their subculture. Thereafter, they are psychologically unready to take full advantage of changing conditions or improving opportunities that may develop in their life time

Bradshaw in 2005:8

The *poverty is caused by economic, political social distortions or discrimination* theory is a progressive social theory which looks to the economic, political and social system which causes people to have limited opportunities and resources with which to achieve income and well-being (Bradshaw, 2005). This theory shows that social and economic systems override and create individual poverty situations. Therefore, some of the actions that the poor take are not of their own volition but are socially mediated. According to Karl Marx (in Bradshaw, 2005) the economic system of capitalism in a conscientious manner has created the *reserve army of the unemployed* as a strategy to keep wages low (leading to the phenomenon of the working poor).

Therefore, the modern economic system is structured in such a way that poor people fall behind regardless of how competent they may be. Accordingly, the problem of the working poor is more than just a wage problem. The economic system is usually engineered in such a way that the working poor will always encounter structural barriers preventing them from getting better jobs and accessing fringe benefits such as health care.

The fourth poverty theory is: *Poverty is caused by geographical disparities*. Bradshaw (2005) shows that rural poverty, ghetto poverty, urban disinvestment, Southern poverty, third-world poverty, and other framings of the problem represent a spatial characterization of poverty that exists separate from other theories. He further shows that the driving force behind these geographically based theories of poverty is that people, institutions, and cultures in certain areas lack the objective resources needed to generate well-being and income, and that they lack the power to claim redistribution. Therefore, poverty is most intense in certain areas and regions due to lack of economic base to compete.

Rural poverty is on the increase due to inbuilt structural inequalities. According to Bradshaw (2005) rural areas are not often the first stop of technologies. Low wages and competitive pricing tend to dominate production and investment, and as a result development will follow where these conditions prevail. In the rural areas the lack of resources and development of human capital do limit economic activity that might attract investment. Areas that are deemed to be advantaged stand to grow more than disadvantaged areas in periods of general economic growth.

The final theoretical framework is: *Poverty is caused by cumulative and cyclical interdependencies*. This framework builds upon components of the other four poverty theories. In this approach, individuals and their communities are deemed to be “caught up in a spiral of opportunity of problems and once problems dominate they close other opportunities and create a cumulative set of problems that make any effective response nearly impossible” (Bradshaw, 2005:11). This theory has its origins in economics, in the work of Myrdal (1957) who developed a theory of interlocking, circular, interdependence within a process of cumulative causation that helps explain economic underdevelopment and development. It is for this reason that “personal and community well-being are closely linked in a cascade of negative

consequences and that closure of a factory or other crisis can lead to a cascade of personal and community problems including migration of people from a community” (Bradshaw, 2003:12).

### **3.1.2 Asset Based Approach to Poverty**

There is an emerging literature that calls for the use of the Asset Based Approach in order to understand deep rooted, persistent structural poverty (Attanasio & Székely, 1999; Bermant, 2008; Carter & Barrett, 2006; McKay, 2009; Moore, 2001; Sen, 1981). Poverty is mostly measured in terms of income or expenditure (Brandoline *et.al*, 2010). The Asset Based Approach tends to define poverty in terms of the household’s real and financial asset holdings, which have the likelihood to provide pathways out of poverty traps. Perge (2010:13) understands poverty traps to mean ‘self-reinforcing mechanisms that act as barriers to the adoption of more productive techniques and so cause poverty to persist’.

Carter and Barrett’s (2006) poverty trap mechanism shows that a household through asset accumulation has the likelihood to improve its welfare. Poor households are trapped in poverty because they do not have enough asset portfolios to climb out of persistent poverty. It is for this reason that the Asset Based Approach helps to bring out the experiences of the people living in poverty and reveals aspects of social disadvantage, marginalization, including gender inequality. This approach helps to further explain the persistence of poverty despite numerous development efforts to reduce it (Morgan *et.al*, 2010).

The use of the *Asset Based Approaches* has provided an alternative approach to measuring poverty due to the failures of standard poverty measures<sup>28</sup>. Carter and Barrett (2006) have offered two explanations as to why standard poverty measures have been inadequate to explain persistent poverty. First, standard poverty measures are defined over the wrong space to measure the impact of economic policies directly. Secondly, it is difficult with standard poverty measures to distinguish structural

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<sup>28</sup> Moser and Felton (2007:1) have pointed out that in the past decade development economists have increasingly advocated the use of assets to complement income and consumption-based measures of welfare and wealth in developing countries. They go on to note that income has long been the favored unit of welfare analysis, because it is a cardinal variable that is directly comparable among observations, making it straightforward to interpret and use in quantitative analysis. However, by the 1990s this was often superseded by consumption based measures. They further state that the analysis of assets and their accumulation is intended to complement such measures, by extending our understanding of the multi-dimensional character of poverty and the complexity of the processes underlying poverty reduction.

poverty trends. Acknowledging the limitations of standard poverty measurements, Carter and Barrett (2006) propose reformulating a poverty measurement in asset space. They argue that the conceptualization of dynamic asset poverty is used to understand structural poverty dynamics both analytically and empirically and lends itself to the design and evaluation of strategies for reducing persistent poverty.

The strength of the Asset Based Approach lies in the fact that it brings to the fore skills, strengths, capacity, knowledge of individuals and the social capital of individuals as tools to employ in escaping poverty at household and community levels (Barrett *et.al*, 2007; Bird, 2010). In the Asset Based Approach it is hypothesised that “a person born into a deprived family is unable to obtain a proper education due to poverty and consequently cannot find a good job and so earns a low income” (Sato & Yoshida, 2008:95). Fundamental to the Asset Based Approach is the argument that insufficient returns from productive assets are key drivers of intergenerational poverty (Bermant, 2008; Bird, 2011a; Cooper, 2008).

Sen’s (1985, 1995) concept of entitlements or capabilities establishes the premises on which the Asset Based Approach can be understood. He has argued that when people have access to a sufficient range of assets this provides them with the freedom to act in the face of adverse situations. Using the Capabilities approach, Sen (1995:15) defines poverty in the following way:

Poverty is the failure of some basic capabilities to function—a person lacking the opportunity to achieve some minimally acceptable levels of these functionings. The functionings can vary from such elementary physical ones as being well nourished, being adequately clothed and sheltered, avoiding preventable morbidity and so forth to more complex social achievements such as taking part in the life of the community, being able to appear in public without shame and so on. The opportunity of converting personal income into capabilities to function depends on a variety of personal circumstances (including age, gender, proneness to illness, disabilities and so on) and social surrounding(s including epidemiological characteristics, physical and social environments, public services of health and education and so on)/

### **3.2 Intergenerational Transmission of Poverty**

There are a number of powerful forces including socio-economic, life course events, inequality, gender stereotypes and cultural factors which shape individual endowment from the time of conception (Boggess & Corcoran, 1999; Castaneda &

Aldaz-Carroll, 1999; Corcoran, 2001; Currie & Almond, 2011). Economic and other background disadvantages are passed on to children and this creates poverty traps. Therefore, the future outcomes of children are relatively dependent on social origins, parental poverty and childhood deprivation (Corcoran, 1995; Falkingham & Ibragimova, 2005; Moore, 2005). The socioeconomic position of poor adults is easily replicated across generations and as a result the children of the poor are likely to grow into poor adults and have children who are poor too.

Child poverty<sup>29</sup> is a driver of intergenerational poverty (Moore, 2005). It is a complex and multi-layered phenomenon, which affects more than half of the children in the developing world (Minujin *et.al*, 2006). When children experience poverty this situation has the likelihood to affect long-term growth development leading to negative consequences such as violence, discrimination, exploitation and delinquent behavior. In the poverty literature, what is known is that child poverty has strong gender implications. Children in female-headed households face multiple effects of poverty and grow into poor adults (Bird, 2007; Moore, 2001). When their mothers are faced with challenges of patriarchy, economic subjugations and other discriminatory systems, this creates layers of inequality that affects them in a household.

Sociological literature on social mobility has long argued that the social class of individuals is most likely related to that of their parents. This agrees with the literature on intergenerational poverty, which contends that the fortunes of children are strongly linked to their parents (Bermant, 2008; Bird, 2007; Carter & Barrett, 2006; McKay, 2009; Jenkins & Seidler, 2007; Krishna, 2004). Therefore a child's future economic and social outcomes are shaped by the economic and social conditions of their parents (Attanasio & Székely, 1999; Bird, 2007; Blanden *et.al*, 2002; McKay, 2009).

Poor households in both developed and developing countries are a site for persistent poverty (Bird, 2007; Corcoran, 2001; Moore, 2001; Musick & Mare, 2003). Social scientists have long argued that the level of persistent poverty is indicative of the measure of inequality of opportunity (Ahluwalia, 1976; Behrman., 1997; Jencks & Tach, 2006) and is a form of intergenerational poverty (Bird, 2007).

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<sup>29</sup> The 2005 State of the World's children gives the following definition of child poverty: "children living in poverty experience deprivation of the material, spiritual and emotional resources needed to survive, develop and thrive, leaving them unable to enjoy their rights, achieve their full and equal membership of society" (UNICEF 2011:1).

In the ITP literature intergenerational poverty can be understood to be “centrally concerned with the persistence of poverty overtime and across generations, it can be defined as types of transmission, the type of poverty, its irreversibility and the individual/ household/ contextual factors which enhance or interrupt transmissions” (Smith, & Moore, 2006:4). Within the ITP framework poverty is likened to an inherited trait, which is passed from parent to parent (Aldaz-Carrol & Moran, 2001).

Discussions on ITP have their origins in the United States (Bird, 2007) and these poverty studies have long established linkages between children’s economic future and family background (Bowles *et.al*, 2005, 2009) and the role that economic disadvantage plays in the transmission of intergenerational poverty (Boggess *et.al*, 1999). Inspired by the work of Corcoran (1995, 2001) who did pioneering work in the ITP field, the analysis of intergenerational poverty has taken into account the nature, effects and drivers of persistent poverty.

The ITP framework provides a logical explanation to why poor parents transmit poverty and disadvantage to their children (Aldaz-Carrol & Moran, 2001; Boggess *et.al*, 1999; Corcoran, 1995, 1999, 2001; Duncan, 1999; Jenkin, 1999). The general consensus in the ITP literature is that there is likelihood for poverty to be transmitted from one generation to the other. However, different explanations have been given for intergenerational poverty (Aldaz-Carrol & Moran, 2001; Andrade *et.al*, 2003; Bhargava *et.al*, 2003; Costaneda & Aldaz-Carrol, 1999; Falkingham & Ibragimowa, 2005; Paolisso *et.al*, 2002). The children of the poor are more likely to grow into poor adults compared to children of the non-poor (Corcoran & Chaudry, 1997; Onozu *et.al*, 2013; Seeley, 2008).

The transmission of poverty is very complex and no one word is suitable enough to express how this takes place. According to Bird (2007:iv) “poverty is not transferred as a *package*, but as a complex set of positive and negative factors that affect an individual’s chances of experiencing poverty, either in the present or at a future point in their life-course”. Moore (2005) also argues that in order to understand the intergenerational transmission of poverty we need to take into consideration how households access and utilise productive assets. The transmission of poverty can be done through,

Focusing on the transfer, extraction, and absence of transfer of different forms of poverty-related assets or capital (human, social-cultural, social-political, financial/material and environmental/natural) that can result in poverty in both a multidimensional and in a narrower money-metric sense, in the context of social, institutional and policy environments ... [This brings into play] both the 'private' transmission (or lack of transmission) of poverty-related capital from older generations of individuals and families to younger generations (especially, but not solely, from parents to their children), and the 'public' transfer (or lack of transfer) of resources from one generation to the next (e.g. through taxing the income of older generations to pay for the primary education system).

Moore 2005:12

The available literature on ITP examines transgenerational poverty by looking at its nature, effects and drivers (Aldaz-Carrol & Moran, 2001; Bird, 2007; Cooper, 2008; da Corta, 2009; Seeley, 2008). It also provides a logical explanation as to why poverty is transmitted across generations.

ITP has been defined in various ways. According to Smith (2006:4) it means the "types of transmission, the type of poverty, its irreversibility and the individual/household/contextual factors which enhance or interrupt transmissions". Another understanding of ITP comes from Aldaz-Carrol and Moran (2001) who have likened intergenerational poverty to an inherited trait, which gets passed on from parent to child. This fits in well with the ITP literature from the US (Bowles *et.al*, 2005; Castaneda, 1999; Corcoran, 2001) where poverty is explained in terms of the children of the poor finding their own children at the bottom of the income distribution, while the children of the rich remain at the top of the income distribution. The notion of ITP is closely connected to the concept of *Intergenerational Socioeconomic Mobility*, which refers to the change in the socioeconomic status of one generation relative to the previous generation (Behrman, 1998; Beller & Hout, 2006; Blanden *et.al*, 2005; Bowles *et.al*, 2009; Piketty, 2000).

While there is a general consensus in the ITP literature on the likelihood of the intergenerational transfer of poverty, there are different explanations given on the nature of poverty transmission. There is evidence to the fact that the children of the poor are more likely to grow into poor adults based on family and neighbourhood disadvantages (Bird, 2007), parental poverty, family structure, parental welfare, social isolation and labour market conditions (Boggess *et.al*, 1999). Other key ITP drivers

include, growing up in a single-parent family, being born to a teenage mother, parental economic resources and race as being born into a black family rather than into a white family dramatically reduces a child's adult economic prospects (Corcoran, 1995, Duncan, 1999). In the body of knowledge other key aspects of persistent poverty at household level include educational attainment, health and nutritional status of household members (Arends-Kuenning & Duryea, 2006; Behrman *et.al*, 2010; Boggess *et.al*, 1999; Carolan *et.al*, 2015).

In the US literature there is evidence of mobility in and out of poverty during childhood years due to various cycles of disadvantage (Boggess *et.al*, 1999; Bowles *et.al*, 2005; Corcoran, 1995, 2001). In general, what is known is that the children of the poor are more likely to be trapped into persistent poverty and grow up into poor adults (Aldaz-Carroll & Moran, 2001; Bermant, 2008; Bird 2007; Moore, 2005). The evidence from a 15 years study done in the US which traced 1000 American children aged 1- 4 in 1968 shows that over a period of time children tend to fall in and out of poverty during childhood (Corcoran & Chaudry, 1997). However, some children remained poor for the rest of their lives while others moved in and out of poverty.

According to Boggess and Corcoran (1999) children born to single mothers of African American descent, high school dropouts and individuals with health problems are most likely to grow into poor adults. The evidence in the ITP literature suggests that children of the poor have more chances of growing into poor adults compared to children of the non-poor who had experienced brief moments of poverty (Corcoran & Chaudry, 1997; Duncan, 1999; Falkingham & Ibragimova, 2005;). However, childhood poverty does not automatically lead to adult poverty (Corcoran 2001, 1999, 1995; Bird. 2007).

Intergenerational poverty is premised on the fact that the children of the poor do not have the same chances as that of the rich (Bowles *et.al*, 2005). According to Bird (2007:4) "children from poor families have less access to material resources (food, shelter, health care) and also less access to community resources (good schools, safe neighbourhoods, adequate governmental services) than children in families with adequate economic resources". There is evidence in the literature to show that parents in their relationship with their children they transmit poverty and inequality (Behrman *et.al*, 2010; D'Addio, 2007; Moore, 2005, 2001). The social status of the parents



usually determines the outcome of their children (Aldaz-Carrol & Moran, 2001), pointing to the fact that poverty gets transmitted across generations (Castañeda & Aldaz-carrol, 1999; Bird, 2007; Moore, 2005).

ITP Studies done in Europe (Andreß & Lohmann, 2008; Ario & Niemela, 2004; Attree, 2006; Dominy & Kempson, 2006; Jenkins & Seidler, 1999) share similar conclusions with those done in the United States (Boggess *et.al*, 1999; Corcoran, 1995) and highlights the fact that household factors play a major role in the determination of future outcomes of the children of the poor. The ITP literature from Asia also confirms the intergenerational transmission of poverty (Ghuman *et.al*, 2005; Hoff & Pandey, 2004; Moore, 2005). In Asia there is a correlation between the number of children in a poor household and child poverty (Falkingham & Ibragimova, 2005).

The evidence from Latin American ITP literature shows that the children of the poor do not easily climb out of poverty (Aldaz-Carrol & Moran, 2001; Sato & Yoshida, 2008; Van Ham *et.al*, 2012; Verner & Alder 2004). These children tend to move from childhood to adulthood without experiencing a life free of poverty. How does this happen? Aldaz-Carrol and Moran (2001) in their study based on empirical data from a sample of Peruvian families that were interviewed in 1985 and 1994, and the cross-sectional data sets of sixteen Latin America countries have shown that household factors play a major role in determining the outcome of children. This study reveals that parents' education is critical in the life of a child.

There is a gap in the ITP literature since most of the studies are focused on the United States (Boggess & Corcoran, 1999; Corcoran, 2001, 1995, 1999; Gottschalky *et.al*, 1994; Duncan, 1999), the United Kingdom (Attree 2006; Dominy & Kempson, 2006; Horrell *et.al*, 2001; Jenkin 1999), Asia (Falkingham & Ibragimova. 2005, Paolisso *et.al*, 2002, Bhargava *et.al*, 2003) and to a lesser extent on Latin America (Aldaz-Carrol & Moran, 2001; Andrade *et.al*, 2003; Costaneda & Aldaz-Carrol, 1999). Africa has been neglected in the ITP literature.

The following are some of the works which focus on Africa. Fafchamps and Quisumbing (2004) investigated the transfer of assets during marriage in Ethiopia; and the work by Quisumbing *et.al*, (2004) which discuss the passing down of land

and providing an education and their implications of the future outcomes of children in Ghana. Chant and Jones (2005) in their work *Youth, Gender and Livelihoods in West Africa: Perspectives from Ghana and the Gambia* present results of a pilot study conducted in the two countries. This study shows how young people get trapped into persistent poverty due to child labour. Heslop (2002) looks at the challenge of old age and intergenerational poverty in Sub Saharan Africa. The study by Owens & Hoddinott (2003) looks at the impact of drought shocks in Zimbabwe. This study shows that there are health impacts (particularly child stunting) induced by drought shocks.

The African ITP literature is similar to the ones focusing on the developed and developing countries. However, what distinguishes the African ITP literature from the other studies on intergenerational poverty is its preoccupation with the following themes: inheritance; differential access to and control of resources; the returns on productive resources; gender biasness in investments in the human capital formation of household members (Bird, 2010; Cooper, 2010; Espey, 2010; Seeley, 2010; Smith, 2006). Themes related to inheritance are very important in the African focused literature because it is a major means for the transfer, or exclusion from assets such as land and other productive assets. The African ITP literature also focuses on irreversibilities associated with poor nutrition, health and education (Case & Ardington, 2004; Cohen, 1998; Harper *et.al*, 2003).

### **3.3 Inequality**

#### **3.3.1 Inequality as a driver of intergenerational Poverty**

Empirical evidence shows that Zambia is a very unequal society with a Gini coefficient of about 0.69 (Zambia CSO, 2016). High inequality in Zambia has rendered the current growth to be insufficient to reduce incidents of poverty (Chen & Ravallion, 2007; Chisala *et.al*, 2006; Duncan *et.al*, 2003; Dymond 2009; McCulloch & Baulch, 2000; World Bank, 2013). The type of growth that Zambia is experiencing is itself driving inequalities and this growth is premised on the extractive industries<sup>30</sup> and dependent on foreign investment (Dymond, 2009; Kumar, 2014). The Zambian scenario of high inequality is not a unique case.

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<sup>30</sup> The extractive sector is driven by foreign investment and demand for commodities from outside the country. The mining industry is capital intensive but creates little domestic employment and faces challenge of mispricing, repatriation of profits and is poorly taxed

It has been well established in the literature that most African countries are struggling with high poverty and inequality<sup>31</sup> (Aigbokam, 1997; Alemayehu & Shimeles, 2007; Go *et.al*, 2007; Okafor & Campus, 2010; Sembene, 2015) despite experiencing growth (Kumar, 2014). According to Yash Tandon a political economist, who is very critical of Africa's current growth trajectories,

African development or growth is seriously flawed. It has not translated into people's welfare over the last 40-50 years. The fundamental reality of Africa is that it is integrated into a global system of kleptocratic capitalism characterized by primitive accumulation or 'rent seeking' by the rich nations and within each nation by the rich power elite. This creates at the opposite polar end the dispossession and disempowerment of the masses of the people.

Kumar 2014:9

There are different forms of inequality in society and these include political, income, social and spatial. Economists when dealing with inequality tend to distinguish between equality of outcomes and equality of opportunity. According to Dlamini (1995) inequality is as a result of economic and social stratification.

High inequality in any form is not good for the poor<sup>32</sup>. Evidence shows that economic growth where there are high levels of inequality becomes unsuitable in the long term as it widens the existing gap between the wealthy and the poor (Geda, 2006; McLamed & Samman, 2013; Okojie & Shimeless, 2006; Ravallion, 2004; Cook, 2010). Inequality has been argued to lie at the heart of intergenerational transfers of poverty (Grammy & Assane, 2006; Gyimah-Brempong, 2011) and it is responsible for persistent poverty (Corak, 2013). Therefore, poverty cannot be expected to reduce without a reduction in inequality. In literature, what is known is that the higher the

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<sup>31</sup> Here we have examples of countries like Uganda (Wanyama *et.al*, 2004); Ethiopia (Bigsten, 2003); Mozambique (ECA 2003); Tanzania (Demombyness & Hoozeveen, 2004). Other non-African developing countries have also reported a rise in inequality despite experiencing growth (Fosu, 2010). High inequality is detrimental to economic growth and good governance (Addison & Cornia 2002; Adamson & He, 1995; Aboyade, 1993), and has the potential to lead to civil strife. Verdier-Chauchane (2009:1) shows that "most African countries continue to face challenges of persistent poverty and rising inequality, which potentially constitute a source of social conflict and vulnerability".

<sup>32</sup> The ECA has had two important studies investigating the African economic growth in 1999, 2004. The First study investigated the rate of growth in real per capital GDP required to meet the target of reducing extreme poverty by half: according to the results, on average real GDP of Sub-Saharan Africa would need to grow at a rate of 7% per annum to meet the target. The ECA more or less concluded that Africa would need a substantial boost to its investment formation as well as some degree of reduction in income inequality, if it were to achieve this global target. ECA in 2004 they extended their methodology to look at the role of initial inequality in affecting the overall growth required to reduce poverty in a neutral growth scenario. The result of the research shows that countries with high initial income inequality would need a higher acceleration in per capita GDP to reduce poverty.

levels of inequality, the lower the efficiency of poverty reduction strategies (Okojie & Shimeless, 2006).

The body of knowledge shows that inequality covers all areas of life and affects the poorest most (Dlamini, 1995; Dollar & Kraay, 2001, 2002; Emerson & Knabb, 2005; Oyekale *et.al*, 2006). What is known in the literature is that inequality impoverishes the poor more and it slows down economic growth (Cingano, 2014; Fosu, 2010) and hampers progress on social indicators (UNDP, 2016). According to the United Nations Research Institute For Social Development (UNRISD) report (Cook, 2010) *entitled Combating Poverty and Inequality: Structural Change, Social Policy and Politics* high levels of income inequality are dysfunctional for development. High levels of inequality make it harder for poverty to reduce due to the fact that the poor are excluded from the benefits of growth. Inequality drives intergenerational poverty for several reasons; it retards growth by locking the poor into subsistence economies which have limited disposable income; it has negative implications for the building of an inclusive society and it tends to be self-perpetuating leading to the maintenance of the privileges of the elite.

Most development literature adopts a broad view of inequality and does not limit it just to indifferences in income (Geda, 2006; OECD, 2013; Okojie & Shimeless, 2006; Tsikata, 2001). This broad view of inequality extends to issues of governance, social and gender relations among many others. Studies in developed countries show that more equal societies do better on their social indicators (Cook, 2010). These countries have made a political commitment to egalitarian economic outcomes. High inequality in Africa is an issue based on injustice at various levels of society. It is for this reason that the recent narratives of economic growth in Africa have not benefited the poor (Adelman & Morris, 1973; Ahluwalia, 1976; Kearney & Mareschal, 2014; Nissanke & Thorbecke, 2004; Paukert, 1973).

### **3.3.2 What is transmitted?**

Moore (2001) in her work *Framework for understanding the intergenerational transmission of poverty and well-being in developing countries* has identified five ITP poverty related capitals that are key factors in the transmission of intergenerational poverty. These are human capital, financial/material capital, social-cultural capital, social-political capital and environmental/natural capital.

Human capital is transferred intergenerationally when an older person invests in the life of a child. According to Moore (2001) parental investment in children is determined by the trade-off between child *quantity* and *quality*. This investment is strongly affected by localised norms of entitlement surrounding gender, age and birth order, among other factors. Boys and girls experience differentials in parental investments in terms of time and capital in education and training, health, and nutrition, and general care. In Zambia, and most parts of Sub Saharan Africa investments in girls are much lower compared to boys. This is influenced by patriarchal systems (Espey, 2010; Seeley, 2010). The marginalisation that women experience from childhood has the likelihood to lead to negative intergenerational transfers (Chant, 2003; Megan, 2010; Moore, 2001).

Moore (2001:12) shows that “money and assets can also be transferred between generations, most obviously through *inter vivos* gifts and loans, inheritance and bequests”. Local cultural practices based on gender and birth order surrounding financial and materials capital have the likelihood to facilitate transmission of productive assets to some and hinder transmission to others. The lack of intergenerational transfer of assets is one of the drivers of intergenerational poverty (Chant, 2003; Onuzo, 2013; Seeley, 2008). The *culture of poverty* literature provides insights into how parents invest in their children (Moore, 2001). It also shows how people become, are and remain poor due to their beliefs, attitudes and behaviours. This explains how capital is transmitted intergenerationally.

The intergenerational persistence of wealth is not explained simply by bequests but reflects as well parent-offspring similarities in traits influencing wealth accumulation, such as orientation towards the future, sense of personal efficacy, work ethic, schooling attainment, and risk-taking. Some of these traits covary with the level of wealth; less well-off people are more likely to be risk averse, to discount the future and have a low sense of efficacy.

Moore 2001:13

According to Moore (2001:15) “socio-political capital is critical in terms of its relation to changes in social structures of hierarchy and mobility”. Social capital is important in ones’ life in terms of community participation and includes factors such as race and ethnicity; kin group and family name; nationality and religion. These factors can be automatically passed within households and communities and the intergenerational transmission of these economic factors provides significant

constraints on intergenerational capital in general and on the transformation of capital into poverty.

### **3.4 Households**

#### **3.4.1 Households: Concepts and Definitions**

The *household* concept is not easy to define due to its dynamic nature. According to Budlender (1997) all definitions of household are messy. Within the body of knowledge there is no single definition of a household which has universal application<sup>33</sup> (Pfeiffer 2003; Rogers, 1990). According to Bermant (2008:9) “contemporary researchers commonly agree that no single definition of the household is universally valid”. In the literature, there are various approaches used to understand the concept of households. Beall and Kanji (1999:2) note that, “the household is seen having a joint welfare function in which equitable or rational distribution among its members is guaranteed on the basis of family altruism under the benign dictatorship of a male household head”.

In censuses and surveys, standard definitions of households come from the United Nations<sup>34</sup>. The wording of the 1959 UN definition of household for censuses is foundational to the understanding of households and applicable to modern definitions of households by statisticians. This definition reads:

A private household should preferably be defined as: (a) one-person household; a person who lives alone in a separate housing unit or who, as a lodger occupies a separate room or rooms in a part of a housing unit but does not join with any of the other occupants of the housing unit to form part of a multi person household as defined below; (b) multi-person household; a group of two or more persons who combine to occupy the whole or part of a housing unit and to provide themselves with food or other essentials for living. The group may pool their incomes and have a common budget to a greater or lesser extent. The group may be composed of related persons only or of unrelated persons or of a combination of both, including boarders but excluding lodgers.

Randall & Coast 2015

There are challenges involved in applying the UN definition of households in the African context. According to Randall and Coast (2015) this UN definition of the

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<sup>33</sup> The other difficulty in defining the term household lies in the definition of *head* of the household. Rajaram (2009:8) notes, “because of the ambiguity in defining the term ‘head’ when left to the judgement of the family members and the various illicit meanings loaded in that term”.

<sup>34</sup> However, there is a danger that the understanding of household as used in censuses and surveys based on UN definitions may not reflect the social units that people live in (Rao 1992).

household does not seem to apply to households where individual members provide their own food. This definition is ambiguous for three reasons. First, it does not consider the implications of polygamous households, which are wide spread in Sub Saharan Africa. Secondly, there is a danger of considering dependents as forming a separate household. Lastly, the question that arises in polygamous households is to which household one may assign the husband.

The conceptual use of the term households needs to be contextual for it to be useful in the local context. A common definition of household is a group of people who pool resources or eat from the same pot (Beall & Kanji, 1991; Zambia CSO, 2012). Guyer and Peters (1987) have proposed three conceptual principles for understanding households within the African context. First, African households are not discretely bounded groups and different household members can draw on different personal networks to access resources. Second, African households are not fixed forms but are constantly evolving, and thirdly African households are differentiated along lines of gender and generation.

The term household<sup>35</sup> needs to be conceptually differentiated from the family<sup>36</sup> so as to avoid the confusion of interchanging the two distinct terms. According to Beall and Kanji (1991:1) “the terms *family* and *households* are not coterminous, although they often share features in common”. They go on to argue that “the concept of family embodies a mere complex set of relationships and normative assumptions, when compared to the household” (1991:1). The household unit is structured around the close family, wider kin networks, related and unrelated co-residents. The members of households can be distinguished from family members. According to Jenkinson (1998:1) “members of a household are not necessarily related by blood or marriage, while “members of a family are related by blood, adoption or marriage”.

Moore (2001) provides a conceptual framework of differentiating between households and families. This framework agrees with Jenkinson (1998) who has also proposed to distinguish between a household and the less inclusive category of family. However,

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<sup>35</sup> Jenkinson (1998:1) observes that “household comprises either one person living alone or a group of people; who may or may not be related, living (or staying temporary) at the same address, with common housekeeping, who wither share at least one meal a day or share common living accommodation (i.e. living room or sitting room)”.

<sup>36</sup> Jenkinson (1998:1) says “a family is defined as either a married or cohabiting couple of their own or with their never married children who have no children of their own or lone parents with similar such children”.

she admits that the family and household are two terms, which are particularly difficult to separate clearly. Some in the literature do not distinguish between the two categories of household and family and do interchange the two terms. According to Mcilvaine-Newsad *et.al*, (2003:306) “most anthropologists continue to interchange the terms family and household, although they often mark a conceptual distinction between family as the kinship group and household as a group of people who contribute to the survival of a domestic unit”. A family can be defined either as a married or cohabiting couple on their own, or with their never-married children who have no children of their own, or lone parents with similar such children. Mcilvaine-Newsad *et.al*, (2003) admit that, there are exceptions to the understanding of a family. It can either refer to the nuclear family or extended family. The extended family or kinship group is of course wider, and usually not co-resident.

Bird (2007) proposes various helpful definitions of a household: it is a family or kinship unit of those who share a common residence; or those who share a joint function such as consumption, production, investment or ownership. The household is also described as a place of exchange; a place where commodities are produced and utility is generated; a group of people who live and eat together. Adding on to these definitions, Farnworth (2012:1) provides an African definition of a household by saying that it is “a group of people living under one roof, eating out of the same pot, and making joint decisions”.

To fully understand how households function, the work of Randall and Coast (2015) is very informative. They have developed the analytic concept of *closed* and *open* households. They assume that in all societies the majority of people feel obliged to provide support for their own children. However, in much of Africa there is also a strong obligation to contribute to the family of origin – elderly parents and adult siblings – despite evidence that, faced with increasing demands, monetization, costs of schooling and demands for material goods, the pressures to invest in the younger generation nuclear family are increasing. They describe as *closed* a household whose members invest resources and support those in their nuclear families of descent and origin and receive or ask for help only from these same people; such households generally have fairly stable membership without a constant flux of people with different rights, expectations and obligations. Households, which offer, give, receive or ask for help or support from a wider range of kin or others are classified as *open*.



The work of Jenkinson (1998) provides a progressive understanding of the nature of households. According to Jenkinson (1998) a household comprises either one person living alone or a group of people, who may or may not be related, living (or staying temporarily) at the same address, with common housekeeping, who either share at least one meal a day or share common living accommodation (i.e. a living room or sitting room). Resident domestic workers are also included in this definition of household. However, Jenkinson (1998) points out members of a household are not necessarily related by blood or marriage.

Farnworth (2012) works with the understanding that there are many types of households that exist across the African continent. According to her “although households are generally defined as a group of people living under one roof, eating out of the same pot, and making joint decisions, in Sub-Saharan Africa production and consumption units may not be the same” (2012:1). She goes on to make three assumptions regarding an African household: first it has a welfare function that reflects the preferences of all its members, second it pools resources with the result that all household members enjoy the same level of welfare, and lastly, it has a head who takes into account the wellbeing of other members of the household. Randall and Coast (2015:162) using the livelihood approach provides a helpful construct of the household which they say is “a site in which particularly intense social and economic interdependencies occur between a group of individuals”.

Sharing of domestic functions and activities is an important description of a household as a residential unit (McIlvaine-Newsad, 2003). The members of this residential unit eat out of the same pot or share the same bowl. According to McIlvaine-Newsad (2003) some individuals who are members of a residential unit are not physically present but contribute to or draw from the household. Although these individuals are absent they are still considered as members of the household.

In the body of knowledge the household is central to either the increase or disruption of intergenerational poverty (Bird, 2007; Chant, 2006; Farnworth, 2012; Katz *et.al*, 2007; Ortiz & Cummins, 2012). This happens in various forms. The household as a gendered space of economic activities exhibits various forms of inequalities, which affect the weaker members. It is for this reason that Bermant (2008:9) argues that the household is:

A site of negotiation, bargaining and conflict, and it is increasingly accepted that resource allocation follows rules that do not always protect the most vulnerable members or produce the most efficient outcomes. Households do not constitute homogeneous units, but are instead the locus of complex sets of social relationships which are defined through intra and extra-household relations of power and inequality. Furthermore, it has been noted that the focus on the household as a social unit, and the individual as an actor, can obscure the role of wider economic relations of inequality, and may constitute itself an arbitrary -and often misleading- imposition of Western ideology on local conceptualisations.

### **3.4.2 Household Poverty dynamics**

A clear conceptualization of the household is critical to understanding determinants and outcomes of generational poverty. There are diverse household types, with households changing their shape and form over time. This raises a question regarding the nature or definition of households. According to Beall and Kanji (1991) the concept of *household* refers to a range of residential forms, groupings of people and functions and as a result it is not easy to have a universal definition of household. However, households have some common features. “Households may contain one or two or more nuclear families within them, but also household members other than members of the nuclear family, such as more distant relatives, friends, foster children, lodgers, flatmates, or long stay guests or visitors” (Jenkinson, 1998:1).

The household cannot be treated as a “single economic unit which makes a single set of production and consumption decisions” (Farnworth, 2012:1). There are varieties of households which are influenced by a multitude of actors. There are women headed households, childhood headed households, two parents families and polygamous households. Household types and leading household actors have the likelihood to influence economic decisions regarding production and consumption (Budlender, 1997). Depending on the gender of the household head and the socio-economic status of the household, different decisions are made regarding the nature and type of investments made in the children’s education and health.

Poverty is a major barrier that hinders households from making the right decisions and investments in children that are able to enhance their well-being (Barnes *et.al*, 2012). Poor household heads tend to make investments in their children which facilitate intergenerational poverty. A growing body of knowledge shows that there are linkages between intra household dynamics and the transmission of

intergenerational poverty (Bermant, 2008; Bird, 2007; Jenkins & Seidler, 2007; Carter & Barrett, 2004; Moore, 2001; Musick & Mare, 2003; Rajaram, 2009).

Quisumbing (2006) has noted that most intergenerational transfers take place within the context of a household. Musick and Mare (2003:1) also observes that the “family structure has become an increasingly important marker for socioeconomic well-being”. Therefore household structures, including societal structures and inequalities are key drivers of intergenerational poverty. Quisumbing (2006) has identified three factors that impede the transfer of human and physical capital to children. The first was the failure to access credit in order to facilitate investments in human capital (usually in childhood) and asset transfers (in adulthood). The second was gender differences in schooling and assets which perpetuate unequal lifetime incomes of men and women (in adulthood). The third factor relates to the role that the marriage market and assortative matching (also in adulthood) play in perpetuating asset inequality across families and intergenerationally.

### **3.4.3 Defining household headship**

Persistent poverty is linked to household heads (this includes parents, grandparents and other care givers) to child transmission of intergenerational trajectories (Bird, 2007; Moore, 2003, Musick & Mare, 2003). According to Bird (2007) there is a range of factors, which account for intergenerational poverty and as a result poverty is not transferred as a *package*. Intergenerational poverty is a result of a complex set of positive and negative factors that affect a child’s chances of experiencing poverty, either in the present or at a future point in their life course.

According to Mberu *et.al*, (2013) the specific transfers that the children receive from the household head can be conceptualized as acting at three main levels. First, at the individual level, children are endowed with genes that may predispose them to better health or cognitive abilities. There are also non-genetic endowments including aspirations and human capital acquired through good nurturing. Second, parents also affect the outcomes of children at the household level by spending time with their children and investing in their education and health. Finally, the social, cultural and economic environment in which parents and children live affects the individual and household transfers. The combination of the above noted factors has the likelihood to determine the opportunities that children will face throughout their lifetime.

In the literature, there are different types of households, which include: Female headed (Beall & Kanji, 1999; Rajaram, 2008; Snyder *et.al*, 2006), older persons headed (Schatz & Madhavan, 2011), male headed and child headed (Chigwenya *et.al*, 2008; Foster *et.al*, 1997). Households may also be single parent, monogamous or polygamous<sup>37</sup>. However, female and child headed households, are a modern unusual arrangement in Sub Saharan Africa. These households have emerged due to various socio-economic challenges. Each of these household types has its own advantages<sup>38</sup> and disadvantages. Regardless of the type of household, inequality in terms of access to productive assets seems to characterise relationships in most household forms. According to Bermant (2008) the household is seen as a site of institutionalized inequality and this inequality is built on a socially sanctioned division of labour structures, the allocation of resources amongst household members. These unequal household relationships impact negatively on women and children:

Gender inequality is not the only factor determining intrahousehold dynamics. Intrahousehold differentiation also affects children differently depending on family status, which is determined through gender, age, birth order, and status of the mother. Where monogamy prevails, hierarchy amongst children tends to be established via gender and birth order. As Ejrnæs and Pörtner (2004) show, often children with higher birth order have an advantage over siblings with lower birth order in the allocation of resources. Choe *et.al*, (1995) reach the same conclusion for China, where female children with older siblings are often discriminated against in greater measure.

Bermant, 2008:11

The concept of headship, an important aspect of the household, is critical to understanding poverty dynamics at household level. Defining the household head is not a straight forward issue, because in most contexts it is “seen as a reflection of both income-earning and decision-making status in the household” (Schatz & Madhavan, 2011:440). According to Budlender (1997) the term head of household is used to cover a number of different concepts referring to the chief economic provider, the chief decision maker, the person designated by other members as the head. However, the focus of headship changes depending on the specific circumstances of the

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<sup>37</sup> “The practice of polygyny, common in many African societies, introduces a different axis of inequality in the household” (Bermant 2008:11).

<sup>38</sup> For example Handa (in Bermant 2008: 11) shows that “there is evidence that households where the working head is female allocate resources in a manner that favors children, increasing allocations toward education and improving child health and nutrition”.

household<sup>39</sup>.

In the literature the understanding of household headship is very controversial. The problem with defining household headship lies in the fact that the term is vague and in most cases leaves room for subjective interpretations. According to Budlender (1997) there are three different types of headship definition: *Self-definition*, that is classifying as the head of the household the person who nominates himself or herself as the head, or who is designated by other household members; *The person in authority*, is the person who controls the maintenance of the household and exercises the authority to run the households; and finally *the economic supporter* of the household is the chief earner or the main supporter of the household's economy. However, Budlender (1997) is quick to point out that there are ambiguities with these definitions of headship.

In order to resolve problems with regard to the definition of household head, Budlender (1997) proposes to drop the use of the term household head based on the argument that the term is not the most appropriate term to be used for this individual. The use of the term reflects the stereotype of the man in the household as the person in authority and the breadwinner.

The most serious problem with the use of the concept of headship ... has to do with the assumptions it carries. The term assumes that a hierarchical relationship exists between household members and that the head is the most important member; that the head is a regular presence in the home; has overriding authority in important household decision matters; and provides a consistent and central economic support... The common practice among survey researchers and analysts to impute the characteristics of the head to the household only serves to aggravate the problem. In doing this, researchers tacitly assume that the head's information is the most important.

Budlender, 1997:2

The term household head is loaded with a lot of ambiguities as it presupposes that a male is the ultimate head of the household. Budlender's (1997) call to eliminate the term head of household and then coin alternative terms to refer to the household head finds support in the literature (Hedman *et.al*, 1996). This proposal agrees with the

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<sup>39</sup> Fuwa (2000) provides a helpful approach to categorising headship with the suggestion that this should be based on demographic, economic or reported factors.

Nairobi Forward-looking Strategies for the Advancement of Women, which advocated for the elimination of the term head of household (Pietila & Vickers, 1994). The use of the term household head does not usually take into account that household members are most likely to have different socio-economic responsibilities, although they may not have equal access to productive resources. According to Farnworth (2012) women and men in Africa may often engage in separate, individually managed production and consumption activities even if they live in the same house.

Budlender (1997) calls for a new understanding to emerge in order to have alternative terms on the household head. It is believed that this will help to avoid ambiguities if the household concept is to be useful. The term household reference person or householder is proposed as the term for household head. She argues that the proposed term is a more appropriate nomenclature which can be used for the oldest adult resident male, or, in the absence of an adult male, the oldest adult female. According to Budlender (1997) the householder is the person in whose name the dwelling is rented or owned. It is suggested this term might be more appropriate for somewhat poorer countries, in that the dwelling is the most important single asset for the majority of households.

No explanation is given for the explicit gender bias of designating a male as householder. However, Budlender (2007) notes that there are contexts where the use of this term presents challenges: in a polygamous household - with one man who is householder in several households; Migrant labour - where the male householder is not a member of the household because he is absent much of the time; the homeless people or nomads - where there is no dwelling; A situation where students are living in a dwelling which is owned by the father of one of them; Other situations where the dwelling belongs to a person, not living in the dwelling, but who allows the household to use it because of kinship or other ties; A farmworker household which has access to housing on the farm because they work there, but where the householder is the farmer employer; A wealthier household, where the house is registered in the wife's name to protect the household against bankruptcy of the husband's business, rather than because the wife has greater control over resources; and Joint, or even communal, ownership.

#### **3.4.4 Household decision-making**

The extent to which decisions are made regarding the distribution of assets in a household reveals the various inequalities embedded in the household structures (Farnworth 2012). While both men and women may work together to accumulate assets at household level, gender inequalities impact household distribution of assets and affects the ability of both men and women to have equal access to household economic assets. Therefore, the sharing of assets is not relative to the amount of effort made by each gender; rather it is determined by patriarchal trajectories (Espey, 2010; Ndulo 2011). In most cases men hold more power than women and thus wield more control over assets and expenditure (Bermant, 2008; Da Corta & Magongo, 2011; Farnworth, 2012) and this explains the feminization of poverty (Buvinic, 1993, 1995; Buvinic & Gupta 1997; Kabeer, 2003).

The local socio-cultural norms in most cases tend to influence how household members access and benefit from productive resources and directly influence intergenerational poverty. Moore (2005:8) has noted “socio-cultural and legal norms of entitlement that determine access to and control over various economic, political and social resources are also important determinants of the nature, extent, source and direction of transfers”. It is further observed by Moore (2005) that patriarchal practices impact norms of entitlement which affect intergenerational transfers and influences who has control over resources and who is dependent on others. Bermant (2008:6) agrees with Moore’s (2005) when he observes that “relations of inequality govern access to and control of assets in the household affecting patterns of expenditure and investment in younger generations”.

The household as an engendered space does not always make decisions in favour of vulnerable household members. According to Bermant (2008) the household is a site of negotiation, bargaining and conflict, and access to productive resources does not always benefit the most vulnerable members or produce the most efficient outcomes. The marginalization of women in resource allocation has serious implications for the well-being of households. Farnworth (2012:3) observes “when women lose out there can be a chain reaction that results in negative intergenerational impacts upon human capital formation<sup>40</sup>”. Bermant (2008:9) also argues that

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<sup>40</sup> Bermant (2008: 7) observes “the intergenerational transmission of poverty can be described as the private and public transfer, from one generation to the next, of key deficits in assets and resources. Intergenerational transfers include material assets such as land or livestock, together with human, financial, socio-political and environmental

Asymmetrical power relations between men and women within the household are said to affect the allocation of resources on two counts: by limiting adult women's access to resources and by determining parental investment on food, health and education among siblings of different gender.

When the intrahousehold resource allocation is not done in favor of the weaker household members it has the likelihood to drive intergenerational poverty<sup>41</sup> (Farnworth 2012). According to Chapoto *et.al*, (2011) household dynamics play a very important role in determining the trajectory the household follows in terms of inheritance. Deficits in assets and resources at household level are usually influenced by gender dynamics (Chant, 2003; Da Corta *et.al*, 2011) and the local socio-cultural systems of inequality (Carter & Barrett, 2006). These forces of marginalisation account for the poverty situation faced by poor households (Bird, 2010; Moore, 2004). It is for this reason that Bermant (2008:6) argues “the distribution of education, food, health care and other material and immaterial assets among household members determines children's likelihood to either stay poor or break out of poverty”.

The allocation of assets within households<sup>42</sup> is one of the likely pathways to escape poverty. Sen (1981) through his concept of entitlements or capabilities explains that people with access to adequate assets have the ability to withstand adverse shocks. Access to and control of productive assets has the likelihood to secure household wellbeing (Moser, 2006). It is for this reason that “savings and assets can play an important role in both avoiding economic hardship and aiding individual development” (McKernan *et.al*, 2011:3).

### **3.5 Determinants of Intergenerational Poverty**

There are multiple factors which drive the intergenerational transfers of poverty: In the literature what is known is that parents do transmit positive and negative outcomes to their children comprising material assets, human capital and social capital (Mberu

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capital. If the transmission is positive, it can lead to a break in poverty cycles while, when negative, results in the intergenerational transmission of poverty”.

<sup>41</sup> Bermant (2008:9) describes the household as a “site of negotiation, bargaining and conflict”. He further describes it as a place where “resource allocation follows rules that do not always protect the most vulnerable members or produce the most efficient outcomes”.

<sup>42</sup> Writing within the US context Musick and Moore (2003:1) has shown the interdependence of poverty and household structure from one generation to another and gives the following characteristics of family structures which are affected by poverty:

- Children who spend time with a single parent attain lower levels of education and occupation, are more likely to be out of work and more likely to receive welfare than children who grow up with both parents
- Girls who spend time with a single parent are more likely to have children out of marriage and to experience the disruption of their marriage



*et.al*, 2013). According to Attanasio & Szekely (1991:7) ITP poverty “suggests a degree of path dependence in the lives of those who have been disadvantaged from childhood”. Key determinants of intergenerational poverty include: child headed households; female headed households; the household size; asset dynamics; low levels of education, gendered cultural norms and social practices; poor nutrition and health care.

### **3.5.1 Child headed households**

Sub Saharan Africa from the 1980s has witnessed the emergence of child headed households<sup>43</sup>. The first cases of child headed households were reported in Rakai District in Uganda in the late 1980s (Chigwenya *et.al*, 2008; Gubwe *et.al*, 2015). HIV and AIDS accounts for the orphan hood and for the emergence of child headed households (Chapato *et.al*, 2009; Ibebuike *et.al*, 2014).

In the literature there other factors that are responsible for the emergency of child headed households which include; abandoning of families due to urbanization (Gubwe *et.al*, 2015); death of parents mostly as a result of HIV/AIDS (Ayieko, 1997; Gubwe *et.al*, 2015; Hartell & Chabilall, 2005; Phillips, 2011); Poverty (Gubwe *et.al*, 2015; Meintjes *et.al*, 2009; Phillips, 2011); children choosing to stay on their own after the death of parents (Phillips, 2011; Sloth-Nielsen, 2004) weakening of the extended family’s safety nets (Gubwe *et.al*, 2015; Pursuits *et.al*, 2016); lack of sufficient and suitable alternative care options available for orphans (Chigwenya *et.al*, 2008; Phillips, 2011). However, HIV and AIDS remain the most adverse health shock which impacts on human capital formation (Mackay, 2009).

Child headed households are more likely to be poor and are drivers of intergenerational poverty. According to Phillips (2011:140) “poverty, poor housing, child labour, exploitation, failure at school, lack of adequate medical care, psychological problems, stunted growth and hunger, discrimination and early marriage” characterize child headed homes. Therefore members of child headed homes are more likely to grow into poor adults (Wagmiller *et.al*, 2009).

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<sup>43</sup> “Child-headed households are generally considered to be those where the main caregiver is younger than 18 years of age” (Gubwe *et. al.*, 2015: 293).

### 3.5.2 Female headed Households

A large body of knowledge indicates that there are linkages between female headship and intergenerational poverty (Buvinić, & Gupta, 1997; Chant, 2003; Megan, 2010; Handa, 1996; Rajaram, 2009). This linkage has given rise to a literature which focuses on the feminization of poverty and links the discussions with the feminization of household headship. These household heads are discriminated against in terms of education, work and economic opportunities (Barros *et.al*, 1997). Female headed households bear a disproportionate burden of poverty (Chant, 2003, 2004; Horrell & Krishnan, 2007; Kossoudji & Mueller, 1983) which impacts negatively on the health and education outcomes of household members (Handa, 1996; Snyder *et.al*, 2006). The poverty that women experience can be partly explained by several factors which include gender discrimination (Due & Gladwin, 1991; Kossoudji, & Mueller, 1983; Quisumbing, 2006), gender based violence (Da Corta & Magongo, 2011; Megan, 2010), engendered intrahousehold distribution of assets (Folbre, 1991) and patriarchal induced practices (Espey, 2010).

The concept of *feminization of poverty* originated in the US, and was originally used to describe the phenomenon of the rising numbers of households headed by low income women, mostly within the African-American community (Chant, 2003; McLanahan & Kerry, 2006; Moghadan, 1997). The term has evolved to describe the linkages between household headship and persistent poverty. Empirical evidence shows that female headed households predict above average probability of poverty (Aggarwal & GGS, 2012; Chant, 2004; Christopher *et.al*, 2002; Megan, 2010), and this type of household headship arises in situations of economic stress, privation and insecurity (Chant, 2003; Rajaram, 2009). Therefore, female headed households are most commonly a product of widowhood, separation or divorce and have been rightly designated as the new paradigm of poverty (Budowski & Bixby, 2003; Chant, 2003, 2006). These households are usually associated with lone mother households, grandmother headed, women only, lone female households, and unmarried women, separated, divorced and widowed (Budowski & Bixby, 2003; Folbre, 1991). The deprivation of the female household heads has the likelihood to be passed on to their children, hence trapping households in persistent poverty (Arends-Kuenning & Duryea, 2006; Chant, 2007).

Since poverty is understood to be multidimensional, then female-headed households are an integral part of poverty trajectories. Both feminist and development literature regard these households to be the poorest of the poor and typically considered as a panacea for poverty Chant 2003; (Megan, 2010; Walby, 1989; Tuana & Tong, 1995). There is a growing literature on female-headed households which shows that these households tend to bear a disproportionate burden of poverty and are usually classified as the poorest of the poor (households (Chant 2006; Espey, 2010; Himonga & Munachonga, 1991; Varga, 2006). The gender and development literature confirms that female-headed households are usually poor (Chant, 2003), trapped into generational poverty (Buvinic & Gupta, 1993, 1997; Wray, 2015) and marginalized (Megan, 2010; Tuana & Tong, 1995; Walby, 1989).

Feminist literature provides more insights on the relationship between gender inequality and poverty (Kabeer, 1994; Megan, 2010). The gender of the household head impacts heavily on efforts to escape persistent poverty. Rajaram (2009) in a study using household data from the National Family Health Survey (NFHS) for the year 2005-06 shows that female-headed households are poorer than their male counterparts. Three reasons are given by Rajaram (2009) to account for the poverty of female-headed households: first, female headed households have more dependents and have higher non-workers to workers ratio compared to other households. Second female heads typically work for lower wages and have less access to assets and productive resources compared to men owing to gender bias against women. Finally, female heads typically bear the burden of household chores that result in time and mobility constraints compared to men.

There is a literature which does not accept the designation of female headed households being the poorest of the poor (Bullock, 1994; Buvinic, 1995; Buvinic & Gupta, 1993; Chant, 2006; Acosta-Belén & Bose, 1995). This literature challenges the proposition that the presence of two parents in the same household is not an insurance against poverty traps (Bayles, 1996; Chant, 2003). It is for this reason that single parenthood should not be equated with household poverty. The opposition to the stereotyping of women as poorest of the poor is premised on the understanding that there isn't enough data to warrant such a theory. According to Chant (2003:30) "there is little substantive macro or micro level evidence to suggest that women headed households are the poorest of the poor".

The critics have argued that these sources fail to demonstrate with any consistency that female headed households are the poorest of the poor (Elson 2002; Quisumbing *et.al*, 1995; Scott & Litchfield, 1994). According to Chant (2006:2):

A mounting body of evidence from different parts of the Global South suggests that household headship is not a good predictor of the start that children have in life, nor of their trajectories into adolescence and adulthood. While risks to children's well-being may arise through discriminatory or hostile attitudes towards female-headed households in society at large, gender dynamics within male-headed units can be just as prejudicial in this regard. Thus although poverty can 'begin at home', this is not exclusive to children in female-headed households.

However, the evidence in favour of female headed households being generally poorer than male headed households is very strong (Aggarwal & GGS, 2012; Kennedy & Haddad, 1994). The literature shows that the well-being of a child depends on whether they live with a two parent family or a single parent family. Children living in a two parent family do better than a child living with a single parent (Budowski & Bixby, 2003; Chant, 2003). Research shows that living with a single mother negatively impacts a child's development process (Duncan & Rodgers, 1991; Eggebeen & Lichter, 1991; Musick & Mare, 2003). Female headed households experience greater extreme forms of poverty compared to male headed ones.

According to Chant (2003:3) "female headed households are typically regarded as symptomatic of family breakdown". Female-headed households have negative impact on the future outcomes of children (Fuwa, 2000; McLanahan & Kelly, 2006; Safa & Antrobus, 1992) and are drivers of intergenerational poverty (da Corta & Magongo, 2011; Megan 2010; Rajaram, 2009). Buvinic and Gupta (1993, 1997) in their comparative study based on 60 studies from Latin America, Africa and Asia have demonstrated that in two thirds of cases female headed households were poorer than male headed households. The persistent poverty experienced by female headed households unmask the oppressive nature of the relationships between men and women within the household (Acker, 1989; Sultana, 2012) and how this traps women in persistent poverty (Goode, & Maskovsky, 2001; Sachs *et.al*, 2004).

Evidence from the literature shows that, female headed households "arise in situations of economic stress, privation and insecurity, through labor migration, conjugal

instability” (Chant, 2003:5). Children who grow up in these households are more likely to attain lower levels of education and employment (Astone & McLanahan, 1991; Biblarz & Raftery, 1993; McLanahan, 1999; Musick & Mare, 2003; Wojtkiewicz, 1993) and will grow up as poor adults (Aldaz-Carroll & Castaneda, 1999; Boggess, *et.al*, 1999, 1995; Corcoran, 2001). Girls growing up in a single headed family (mostly female headed) are more likely to be single adolescent mothers and experience divorce when they get married (McLanahan, 1999; Musick & Mare, 2003). The interplay of gender and marginalization explains the feminization of poverty and offers explanation for the poverty faced by female-headed households. According to Chant (2003:2),

the factors responsible for the ‘feminization of poverty’ have been linked variably with gender disparities in rights, entitlements and capabilities, the gender differentiated impacts of neo-liberal restructuring, the informalisation and feminisation of labor and the erosion of kin based support networks through migration, conflict.

Female headed households are likely to face disadvantages in education, lower earnings and gender discrimination. The deprivations faced by female-headed households are likely to be passed on to their children and are responsible for intergenerational poverty.

### **3.5.3 Household composition**

The average African household is made up of several members, which includes resident and non- resident members. The larger households in Africa provide opportunities for childcare and the socialization of children (Blanc & Lloyd, 1994) and promote a strong traditional culture of intergenerational emotional and material support (Bernard, 2003). However, larger households are also at the center of intergenerational transmission of poverty. In the literature it is hypothesized that a larger sized household tends to be much poorer and more vulnerable compared to smaller sized households (Bird & Shinyekwa, 2004; Carter, & Barrett, 2006). Larger-sized households<sup>44</sup>, more particularly polygamous ones, are more likely to be vulnerable, fail to maximise their potential, more likely to live in unhealthy lives (Bird, 2007), to be trapped in poverty (Deininger & Okidi, 2001; De Haan & Lipton,

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<sup>44</sup> However, large families have some positive attributes. They can reduce poverty because they permit diversification. Randall and Coast (2015) cite the example of Masai land where some adults cultivate, others herd cattle or work as migrant laborers. The security provided by such large domestic units allows them to be more open to absorbing the less fortunate.

1998) and usually fail to send children to school (Behrman *et.al*, 2010; Aldaz-Carrol & Moran, 2001). On the contrary, in a study done by Kamuzora (2001) looking at data from 21 African countries show that there is less poverty with higher household size.

In a study using panel data from the 1998-2001 Household Budget Survey in Kyrgyz Republic, Falkingham and Ibragimova (2005) investigate the dynamics of childhood poverty. They looked at the duration of material poverty and factors associated with movements in and out of poverty. This study has noted that across all the panels of data collection there was always a correlation between the number of children in a household and childhood poverty, and between the educational level of the household head and childhood poverty.

Household composition in some instances is a likely driver of social inequality and poverty (Attanasio & Székely, 1999), and a possible determinant of intergenerational poverty (Aldaz-Carroll & Moran, 2001). According to Bird (2007:vi) “household composition can influence fertility rates, dependency ratios, access to productive assets, investment capital and public fora”. She goes on to note that “these factors can in turn influence income; investment, savings and consumption; nutrition, health and education, and through these factors the likelihood than an individual will be chronically poor” (2007:vi).

#### **3.5.4 Assets Accumulation**

Growing up in a poor household is a potential trajectory for the children of the poor to grow up into poor adults (Blanden & Gregg, 2004; Blandon & Gibbons, 2006; Corcoran, 2001; Corcoran & Adams, 1997). According to Wagmiller *et.al*, (2009:1) “social and economic deprivation during childhood and adolescence can have a lasting effect on individuals and making it difficult for children who grow up in low income families to escape poverty when they become adults”. Being born in a poor household condemns one to a life of poverty, with limited access to quality education or health care. When children lack access to education and health this impairs their capital formation and this action is significant for generational poverty (Seeley, 2008). Onuzo *et.al*, (2013:17) observe that “children born to poor parents are more likely to have health problems as adults and experience lower economic outcomes as a result”.

Family background matters for a child’s health and educational outcomes (Anderson

*et.al*, 2003; Duncan *et.al*, 1998; Garmezy, 1991). When the parents are poor and uneducated with low income their situation is likely to be transferred to their children and future generations. When children in a poor household experience low capital formation this introduces irreversibilities which limit opportunities and life chances (Bhargava *et.al*, 2005; Bird, 2007; Buvinic, 1998). In the words of Aldaz-Carroll and Moran (2001:157) “children born in households characterized by low income and little or no parental schooling generally face significant disadvantages in achieving their human potential compared to children born in households with higher income and schooling”. Onuzo *et.al*, (2013) also observe that “parents transmit genetic resources and provide direct and indirect investments that will determine the health of their children”.

There are correlations between intrahousehold resource allocations and capital formation. (Duflo & Udry, 2004; Duflo, 2003; Katz, 1997; Thomas, 1990). Pathways out of poverty are likely to be created by changing the socio-economic status of a household (Ashenfelter & Ham, 1979; Meghir & Palme, 2005). According to Aldaz-Carroll and Moran (2001) education is a key measure of intergenerational mobility. Moore (2005) also suggests that when parents invest in their children and allocate productive assets to them this can enable households to break out of intergenerational poverty. Bird (2007) further observes that for children to come out of poverty, parents need to allocate limited resources between current consumption and investment in education. Therefore, developing the human capital of children in poor households helps to lay a more secure foundation for subsequent generations (Ford Foundation, 2002).

The deficits in human capital by household heads accounts for the long term and irreversible impact of disadvantages faced by children (Baez, 2011; Ferreira, *et.al*, 1999. Leon, 2012). The poverty status of household heads is associated with the children’s educational attainment, health and to some extent labour market outcomes. When household heads, more especially female heads, are uneducated this has likelihood to be associated with household poverty (Attanasio & Szekely, 1999; Castaneda & Aldaz-Carrol, 1999) and increased risk of malnutrition and disease (Bhargava *et.al*, 2005; Glick & Sahn, 2000; Moore, 2001). According to Wray (2015:223) “low educational ambitions and attainment are known factors that replicate poverty”. Attanasio and Szekely (1999) also show that low levels of human

capital at household level are widely considered to be a major impediment to poverty reduction.

Asset accumulation is a gradual process and a pathway out of poverty (Barrett, 2005; Matin *et.al*, 20008; Moser, 2008; 2010; Nargis & Hossain, 2006). According to McKay (2009:11) “the process of accumulating key assets- or the fact of holding sufficient levels of assets to begin with-are key factors enabling individuals and households to escape from poverty”. It is for this reason that poor households are usually trapped in persistent poverty because they are caught up in situations of low assets and fail to accumulate enough assets to escape poverty. Carter and Barrett (2006) have argued that poverty traps do emerge when a household makes use of their assets but with marginal returns to investment.

### **3.5.5 Poverty and Gender inequality**

Intrahousehold relations have disempowered women and accounts for the poverty that women face in most Zambian communities. This is not just a Zambian problem. Globally more women live in poverty than men (Megan, 2010) and “bear a disproportionate growing burden of poverty” (Chant, 2003). The factors responsible for the inequalities faced by women are linked to patriarchal structures and other socio-cultural structures. According to Ndulo (2011:98) within the African socio-cultural context women are usually seen “as adjuncts to the group to which they belong, such as a clan or tribe, rather than equals”.

Gender inequality has a negative impact on the ability by women to have equal access to and own productive assets (Agarwal, 1994; Mayoux, 2002; Smith, 2003; Von Grebmer *et.al*, 2009). In most Zambian rural communities women cannot own property on their own due to patriarchal cultural practices. According to Espey (2010:67) “women’s ability to access, accumulate and control wealth and assets throughout the life cycle is patterned and conditioned by a number of institutions, including the state, the family, the community and the market”. Gender literature has long argued that lack of equitable inheritance due to patriarchal cultural practices deprives girls and women of productive assets such as land (Espey, 2010; McKay, 2009; Soetan, 2001). The benefits of a patriarchal society continue to accrue only to men at the expense of women. Many writers have argued that negative and harmful traditions such as male child preference, child marriages, gender based violence and



other harmful practices do work against women (Attanasio & Székely, 1999; Glick & Sahn, 2000; Ndulo, 2011; Sen, 1987).

Depriving women of productive assets is a form of inequality which ultimately leads to lifelong deficits (Espey, 2010; Himonga & Munachonga, 1991; McKay, 2009; Varga, 2006). Lack of access and ownership of productive assets is in itself a driver of intergenerational poverty (Bermant, 2008). For example, while women are hindered from owning land in most Zambian rural communities, they provide over 70 per cent of agricultural labour. According to a study commissioned by Zambia's Gender in Development Division (2005) women play a major role in food production and make up more than 60 percent of the small scale farmers and account for about 70 percent of the work force in food production and processing. In patrilineal societies women only gain access to land through association with male relatives and through marriage. Unless this inequality is reduced, female poverty will continue to be on the rise.

### **3.5.6 Poverty and Gender Based Violence**

Gender Based Violence (GBV) mostly affects women and it is one of the major gender inequalities which drive intergenerational poverty (Chant, 2003; Cooper, 2010; Moore, 2005). This form of violence serves to dominate, oppress and exploit women (Megan, 2010). According to Mutangadura (ND) the major types of gender based violence include: domestic violence, childhood sexual abuse especially girls, traditional practices like early marriage, son preference, female genital mutilation, trafficking in women and forced prostitution.

In feminist theory and feminist research GBV has been attributed to economic factors, socio-cultural factors and conflicts (Mutangadura, ND) and this violence is about the control of power and resources in a household (Megan, 2010). Feminist literature shows that a household is a site of power struggles between males and females (Bermant, 2008:9; Tuana & Tong, 1995; Walby, 1989) and these struggles result in male dominance and control of productive resources (Bermant, 2008; Espey, 2010). In the literature two key issues arise on this household power struggle; gender inequality, which is a key driver of poverty (Baden & Milward, 1997; Beneria & Feldman, 1992; Christopher *et.al*, 2000; Fiske & Shackel, 2015; Sen, 1999), and gender relations (da Corta *et.al*, 2011; Megan, 2010), which define resource allocations in the household (Espey, 2010; Himonga & Munachonga, 1991; Vargas,

2006). What really underlies GBV? According to Megan (201:24) “domestic violence stems from the fact that in most countries women are considered to be men’s property and girls are less valued than boys”.

GBV in its various forms of marginalisation is a driver of intergenerational poverty and it affects the well-being of children in a household (Kim *et.al*, 2007; Patel *et.al*, 2002; Pearson 2000). Stopping GBV has likelihood of creating pathways out of persistent poverty. However, efforts aimed at mitigating GBV have not been very successful. Efforts to empower women within patriarchal cultural structures have led to more violence against women. Da Corta & Magongo (2011) writing within the Tanzanian context have noted that women as a result of their empowerment have been capacitated to participate in market oriented activities which gives them access to asset ownership and control. However, this creates a shift in the balance of power in a household giving women more negotiating strength which leads to conflict between men and women. They further note that “the rising costs and limited income have led to fierce battles over traditional gendered roles, rights and responsibilities” (2011:31). Violence against women has led to divorce contributing to the rise of female headed households.

### **3.5.7 Place of Residence**

The question of where a household is located can provide opportunity that enables household members to build well-being and determines the sense of opportunity. Poor communities have the likelihood of impacting household structural trajectories (Thomas, *et.al*, 2014) and have serious consequences of intergenerational poverty (Boggess *et.al*, 2005; Bowles *et.al*, 2005; Corcoran, 1995; Corcoran & Chaudry, 1997). According to Cortright and Mahmoudi (2014) there are a number of factors driving the growth of poverty in poor communities which include income inequality, local land use restrictions and low-income housing. Therefore, a person’s life chances can be explained by place of residence or neighbourhood (Cortright & Mahmoudi, 2014) and the nature of the community where a household is located has the likelihood to drive intergenerational poverty (Fisher & Weber, 2004; Jargowsky, 1997; Yen & Kaplan, 1999). Residing in a poor community restricts a household’s access to services like good schools and quality health services, and exposes household members to violent crimes and minimal employment opportunities. This affects the development of human and social capital.

Place of residence such as slums in urban centres (Baker & Schuler, 2004; Barker, 2012) and remote rural areas (Krishna, 2011; Sender, 2000) face various deprivations and are themselves drivers of intergenerational poverty. The place where a household is located impacts on the outcomes of household members (Corcoran & Chaudry, 1997). Poor slums and remote rural areas work against the aspirations of poor households to create pathways out of poverty. The social economic capital of slums and remote rural areas is very low and thus impacts negatively on poor households (Bird *et.al*, 2010). These poor communities have a deficit of resources, opportunities, social networks and information and this affects human capital formation at household level (Horgan & Monteith, 2009).

Households in rural areas live subsistence livelihoods below the poverty line. Bird *et.al*, (2010:11) show that living in a poor rural area significantly increases the probability of being poor. These rural poor communities are remote and endure multiple vulnerabilities such as “natural hazards, pollution, agro-climatic shocks, conflict and instability, and infrastructural and social remoteness, particularly from markets, health centres and centres of political decision-making” (Hulme *et.al*, 2001:32). These communities face numerous challenges, including provision of social services, education and health. According to Bradshaw (2005) poverty in its most general sense is lack of necessities. Growing up in a poor community reduces the life chances of the children and traps them in persistent poverty (Bird, 2007).

In Zambia over 76 percent of the rural population lives in poverty compared with 23 percent of the urban population (Zambia CSO, 2016). The rural areas are remote and face deficits in terms of physical capital. These areas have low land productivity and face poor climatic conditions which affect the agricultural economy (Bird *et.al*, 2010). The rural areas also have poor physical infrastructure and are far away from well-resourced urban centres. The remoteness of the area affects household productivity and the investments in agriculture have no good returns.

The deprivation of rural areas which drive intergenerational poverty is well documented in the available literature. The distinguishing demographic characteristics of rural areas show that their socio-economic capital negatively impacts on poor households. Krishna (2011) in a study looking at the characteristics and patterns of intergenerational poverty traps and escapes in rural India shows that rural areas are

impoverished, made worse by a succession of adverse events that traps poor households into intergenerational poverty.

### **3.5.8 Health status of household head**

Health outcomes in a household are important in terms of the future well-being of a child. According to Bird (2007) the children of the poor are likely to experience long-term damage from parental poverty particularly due to *in utero* illness and malnutrition. This situation is both a critical socioeconomic factor and a multidimensional concept, which determines the physical and psychological well-being of a child. Evidence from the medical field shows that the transmission of health across generations is mainly driven by the health status of previous generations and not restricted to the social status of the family (Onuzo *et.al*, 2013). There is also evidence to the fact that the transmission of health can be attributed to socio-economic factors which are correlated with birth weight<sup>45</sup> (Currie & Moreth, 2007). The health status of previous generations and household socioeconomic status are all responsible for the intergenerational transmission of health. The early life experiences of a child lay a solid foundation for latter life or introduce a set of *irreversibilities*, which limits their opportunities and life chances (Blanden *et.al*, 2002).

Poor health is a driver of intergenerational poverty (Behman *et.al*, 2001; Boggess & Corcoran, 1999; Delininger & Okidi, 2001) and it is related to the following outcomes: low birth weight, child mortality, measures of health and nutrition, (height and weight) and risky behaviour (Onuzo *et.al*, 2013). When a child is born with low weight this has an effect on cognitive development and affects later earnings. It is for this reason that, “investments made in women’s health before, during and after pregnancy are also important for the health, cognitive development and resilience of any future children” (Bird 2000: 3).

HIV/AIDS is a disease of poverty which negatively affects the outcomes of poor households and it has long term consequences (Cohen, 1998; Del Ninno & Marini, 2005). According to McKay (2009) HIV/AIDS is one of the most severe health shocks, which affect poor households. It has a direct effect on poor households and it has serious adverse effects on human capital formation through various channels.

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<sup>45</sup> Low birth weight is associated with a lower future economic outcome (Onuzo *et. al.*, 2013:16)

HIV/AIDS has inescapable effects in the manner in which human capital is transferred (Arndt, 2006; Cohen, 2002; Haacker, 2004; Lutz *et.al*, 2004).

The socioeconomic context of HIV/AIDS has negative impacts on the household and is a driver of intergenerational poverty. When there is a sickness in the household, assets become threatened. Savings become depleted over time as they get used up and other assets sold in order to pay for medical expenses. In the rural areas the sickness of the household head affects the agricultural sector. According to Del Ninno and Marini (2005:7) the death of the household heads “disproportionately affects the agricultural sector relative to other sectors because this sector is much less able to replace the loss of human resources relative to other sectors”.

The loss of a household head due to HIV/AIDS impacts negatively on children in the household and has an impact on the relationship between gender dimensions of poverty and HIV/AIDS. Case and Ardington (2004) in their South African study investigating the impact of parental death on school enrolment and achievement, have shown that the loss of a child’s mother is a stronger predictor of poor schooling outcomes. They further note that the loss of a child’s father is a significant predictor of household socioeconomic status<sup>46</sup>. The loss of a father is also correlated with poorer educational outcomes (Case & Ardington, 2004; Ginther & Pollak, 2004; Nyamukapa & Gregson, 2005; McLanahan, 1999).

The health status of the household head is central to the well-being and future outcomes of children (Casey *et.al*, 2001; Kennedy & Haddad, 1994). When a woman faces challenges of malnutrition during pregnancy this increases chances of infant mortality (Grant, 2005) and also it impairs a child’s cognitive and physical abilities (Bird, 2007). According to Bermant (2008) maternal malnutrition results in low baby weight which makes a child to experience chronic illness, stunting, impaired cognitive development and death from common diseases. The nutrition and health concerns faced by women are driven by various forms of gender discrimination (Bermant, 2008:15; Bird, 2007; Quisumbing *et.al*, 2005, 2003). Apart from gender discrimination there are other factors which drive maternal poor health: parental income, parental education (mostly the mother), household poverty and parental presence/absence (Smith, 2006).

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<sup>46</sup> In Sub Saharan Africa the children who fathers have died live in significantly poorer households. The reason for this is that the fathers and other males have significant control over productive assets compared to women.

There is empirical evidence to show that child and maternal nutrition and health status are critical factors in determining the intergenerational transmission of poverty (Bird, 2007; Minujin *et.al*, 2006). According to Bermant (2008) the mother's poor health has an implication on the life course opportunities of a child and results in *irreversibilities of transfers*. Therefore, parental illness has the potential of transferring long-term damage to children, which affect their future outcomes (Bird, 2007; Grant, 2005; Smith, 2006). Consequently, poor maternal health undermines human capital formation; hence condemning children in poor households to poor adulthood (Bird, 2010; Espey, 2010; Main & Bradshaw, 2014). Smith (2006:5) also notes "there is a significant amount of evidence which suggests that early child malnutrition will have long term impacts in terms of productivity, educational attainment and poverty as adults".

When a household is faced with poor health vulnerabilities this forces it to make serious adjustments which affect nutrition and work patterns. These adjustments impact negatively on the well-being of household members. According to Bird (2007) household health vulnerabilities are critical drivers of downward mobility, and are main factors in determining intergenerational poverty transfers. In the literature parental illness has the potential of transferring long-term damage to children, which affect their future outcomes (Bird, 2007; Grant, 2005; Smith, 2006). For example, morbidity forces the girl child to drop out of school in order to help with household chores (Pitt *et.al*, 1990).

### **3.5.9 Educational status of household head**

Education capital is an important mechanism, which underlies the concept of the ITP. Most importantly, education improves the outcomes of children (Machin & McNally, 2006). According to Fafchamps and Quisumbing, (1999) education is central to what parents and grandparents are able to transmit to children. Therefore, "the extent to which parental education and wealth is associated with children's educational enrolment and achievement has been a topic of studies on both the developed and developing world" (Attanasio & Székely, 1999:11). The fortunes of children are strongly linked to their parents' education (Attanasio & Székely, 1999; Moore, 2003; Onuzo *et.al*, 2013; Seeley, 2008). The body of knowledge attests to the wider benefits of education. Machin and McNally (2006:9) have shown that "there is evidence of important effects of education on individual outcomes beyond labour market". Some

of these effects of education are improvements in health outcomes; reduction in crimes levels and the enhancement of civic engagement and participation.

The educational level of the household head is one of the likely determinants of child poverty. Therefore, the lower educational threshold for the household head the less likely it is for the children in that household to acquire higher levels of education (Aldaz-Carroll & Moran, 2001; Seeley, 2008). Therefore, the value of educational attainment cannot be under estimated in capital formation because it is a powerful driver of human development and one of the strongest instruments for reducing poverty, improving health and gender equality (World Bank, 2012).

The association between the household head and child educational status work through several routes, many of which are not well understood. However, what is known in the literature is that education has important outcomes at household level as it impacts positively on income mobility (Baulch & Davis, 2008; Bauch & McCullough, 1998; Scot & Litchfield, 1994; Trzcinski & Randolph, 1991) and it is one of the main pathways out of poverty (Onuzo *et.al*, 2013; Seeley, 2008; World Bank, 2012). Therefore, when household heads have better education and training this translates into better outcomes for children in the area of health and education. Aldaz-Carroll & Moran (2001:160) stress the importance of parental education when they note, “educational attainment has the greatest correlation with both income inequality and the probability of being poor”.

Education is a key component of human capital formation. In the literature education is recognized as a key driver for human development (De La Cuesta, 1996; Onuzo, 2013) and it is valued for the contribution it makes to individual earnings and national economic development (Aldaz-Carroll & Moran, 2001; World Bank, 2012). Moore (2001) also notes education is a proxy for parental wealth, which manifests itself into better nutrition, and education for the children. When household heads have low education this affects the future outcomes of children in a poor household. According to Bermant (2008:17), “having uneducated parents is associated with household poverty and increased risk of malnutrition and disease”.

When the household head’s lack of education this has negative outcomes for the whole family. The literature on education shows that lack of education of the

household head affects the future outcomes of children (Brooks-Gunn & Duncan, 1997) and this is a significant contributor to intergenerational poverty (Bird, 2007). According to Gregg and Machin (1999) educational attainment is a transmission mechanism between background and later outcomes. The low educational status of household heads is more likely to reproduce social and economic inequality and create negative human capital transfers that are likely to be reproduced intergenerationally (Bermant, 2008).

In the literature, there are examples from various contexts that show the impact of the household head's lack of education. In Latin America, children born to uneducated parents and live in low-income areas are associated with household poverty and face significant disadvantages in school enrolment and achievement (Castañeda & Aldaz-Carroll, 1999). Data from India shows that children of uneducated parents do report lower schooling rates (Bhargava *et.al*, 2005). When parents' education is raised in Guinea it results in raising the schooling rates of their children (Glick & Sahn, 2000). What is known in the ITP literature is that there are correlations between parental education and improvements in the schooling rates of their children (Castañeda & Aldaz-Carroll, 1999; Bird, 2007; Kabeer, 2003).

Maternal education is very important and it has several outcomes for children which include health and socio-economic outcomes (Currie & Moretti, 2003). A mother's education has several positive outcomes for the girl child. On the contrary when a mother is uneducated this translates into negative future outcomes for their children. When girls live in a household where the female household head is educated this has positive outcomes and it helps them to transcend challenges associated with gender inequalities in employment opportunities and earnings. According to Glick and Sahn (2000) education for women and girls also translates into better child nutrition and lower fertility. Another outcome for female education is that women are more likely to send their own children to school and this has the potential to interrupt the intergenerational transmission of poverty (Bermant, 2008; Kabeer, 2003).

The evidence in the literature shows that the completion of school by a child from a poor household creates pathways out of persistent poverty (Aldaz-Carroll & Moran, 2001; Bhargava *et.al*, 2005) and it has the potential to reverse intergenerational transfers (Castaneda & Aldaz-Carroll, 1999; Machin & McNelly, 2006). Education



has positive future outcomes and as a result it is closely tied to employment and its benefits go beyond employment. Empirical data suggests that there is good evidence of large wage returns to additional years of schooling (Machin & McNelly, 2006; Van der Kraan *et.al*, 2002). However, economic mobility as an outcome of education depends on ones' location (Bermant, 2008) and depends on the labor market (Santos-Paulino, 2012).

#### **3.5.10 Household headship and disability**

When the household head is disabled it is more likely that the household will be trapped in persistent poverty. According to Braithwaite & Mont (2009) people living with disabilities are more likely to be poor than able-bodied ones. Majority of people living with disabilities are poor and account for 15 to 20 percent of the poorest in developing countries (Groce, 2014). Disability and poverty are closely inter-twined as both are a cause and consequence of each other. When one is disabled they have limited access to education opportunities, quality health and well-paying jobs. According to Yeo (2001) people living with disabilities are more likely to encounter secondary disability which traps them into persistent poverty.

The links between disability, poverty and household headship poverty are not well detailed in the literature. However, disability trajectories when linked with persistent poverty introduce irreversibilities in a household which traps members in persistent poverty. When the household head is living with a disability this reduces labour force attainment and earnings (Groce, 2014: 48). The failure by the household head work due to disability has negative outcomes for children. According to Rynell (2008:14) “the disability status of the household head has powerful effects on the prevalence of children’s poverty”. Therefore, this is a vicious cycle; reduced earnings of the household head impacts on the nutritional intake of the family, failure to access quality health care affects the cognitive development of children.

Rynell (2008) has shown that there are also negative outcomes when there is a child with disability in a household. The presence of a child with disabilities affects the household head. This experience forces the household head (especially female household heads), to leave work or reduce working hours in order to look after a disabled child. This results in reduced earnings at household level which has severe implications for health and education outcomes for the other children.

### **3.6 Household exits from poverty**

There are consequences for growing up in a poor household (Aldaz-Carroll & Moran, 2001; Bird 2007; Bowles *et.al*, 2005, Castaneda, 1999, Corcoran, 2001; Moore, 2005). Exposure to poverty during childhood leads to the likelihood of being poor in adulthood. According to Wagmiller & Adelman *et.al*, (2009:1) “the chances of being poor in early adulthood increase as the time spent in living in poverty during childhood increases”. A critical observation in the literature is that there is mobility in and out of poverty during childhood years and childhood poverty does not necessarily lead to adult poverty (Corcoran, 2001, 1999, 1995; McCulloch *et.al*, 2007; Rose & Dyer, 2008; Tetreault, 2010).

The literature shows that there are households with particular demographics which are likely to be trapped in intergenerational poverty. This raises the question: what makes certain households to be trapped in intergenerational poverty, while others move in and out of poverty without getting trapped into persistent poverty? In the literature, there are various ways in which pathways out of poverty are created. According to Krishina (2007) poor households do not usually sit idle, waiting for growth or program benefits to come their way. These households tend to adopt numerous strategies to cope with their difficult situations and tide them over until better times. Krishina (2007) also observes that locally relevant understandings and definitions of poverty give rise to contextual coping strategies.

In the literature, it is generally agreed that education plays a positive role in poverty reduction (Arends & Duryea, 2006; Ashenfelter, & Ham, 1979; Blanden & Gregg, 2004; Bynner & Egerton, 2001. Rose & Dyer (2008) have identified primary education as one of the critical pathways out of poverty as it plays a pivotal role of improving productivity in the labour market and agriculture. According to a World Bank report (2012) education is a powerful driver of development and one of the strongest instruments for reducing poverty.

There is empirical evidence to show that education also has positive outcomes at household level, more especially for girls (Aldaz-Carroll & Moran, 2001; Onuzo *et.al*, 2013; Rose & Dyer, 2008; Seeley 2008; World Bank, 2012). Girls’ education has positive health outcomes; reduction in fertility, infant mortality and mobility rates (Castaneda & Aldaz-Carroll, 1999; Rose & Dyer, 2008). Therefore, the failure to

access education is one of the many multi-dimensional deprivations which affect poorer households. Attanasio and Szekely (1999:16) have also argued that “low levels of human capital are widely considered to be a major impediment to economic growth and the elimination of poverty ... and lack of [education] constitutes a key factor in the intergenerational transmission of poverty”. Therefore, lack of education tends to reproduce social and economic inequality which has the likelihood to create negative capital transfers that are self-reproducing.

To improve the well-being of a household, there is need for practical interventions which removes barriers which hinder children of the poor from accessing education. According to Attanasio and Szekely (1999:17) “children’s education is of critical importance as a means to break out of poverty traps”. Factors which affect children’s education include: income inequality (Fosu, 2010; Ali & Elbadewi, 1999; Ali & Thorbecke, 2000), parental education (Castaneda & Aldaz-Carrol, 1999; Bhargava *et.al.*, 2005; Moore, 2001; Seeley, 2008), gender inequality (Da Corta & Magongo, 2011; Kabeer, 2003; Onuzo *et.al*, 2013) and social exclusion and marginality (Bogges & Corcoran, 1999; Kabeer, 2003; del Ninno & Marini, 2005).

Pro-poor economic growth is also good for poverty reduction. According to Zambia’s Poverty Reduction Strategy Paper:

The foremost barrier to moving out of poverty in Zambia is the lack of sustained levels of positive growth. This has been exacerbated by increased income inequality..., insufficient investment in economic and social infrastructure to keep pace with requirements for rapid growth... Significant poverty reduction requires a substantial injection of resources into poverty reduction activities and that is not possible without growth.

Zambia Ministry of Finance and National Planning. 2002: 26

Augustine Kwasi Fosu (2010) in his article, *Growth, inequality and poverty reduction in developing countries* has provided recent global evidence on the impact of economic growth on poverty reduction in selected developing countries. His study shows that countries with higher, more sustained economic growth tend to achieve faster reduction in poverty. On the contrary countries with little or no growth tend to experience a rise in poverty headcounts. According to McCulloch *et.al*, (2007) most

of the world's poor people live in remote areas and engage in activities that have low economic value.

### **3.7 Conclusion**

This literature review has shown that the household is a structure of patriarchy which serves the interests of men and discriminates against women. A child's future well-being mostly depends on the economic and or social position of the household head. However, if gendered differentials are strongly grounded in household structures, then women and young girls will continually face discrimination and marginalisation. The marginalisation faced by women is a key driver of intergenerational poverty.

The ITP is strongly linked to inheritance practices within the household. When women and young girls experience deficits in productive assets this perpetuates persistent poverty. This literature review has also established that when a woman heads a household, it will most likely be poor. What has been established in the literature is that female headed households tend to be much poorer compared to those of their male counterparts. Gender inequality is strongly responsible for the poverty that female headed households face. When women head a household, they lack adequate income to support the family or send their children to school.

The ITP literature that has been reviewed has gone beyond generalizations of poverty and accounted for the root causes of intergenerational poverty. What has been established in this literature review is that there is likelihood of poverty being transmitted intergenerationally. The household structures and household heads are responsible for the intergenerational transmission of poverty. This literature review has also established the fact that the children of the poor will most likely grow into poor adults.

There are a number of household factors which account for the intergenerational transmission of poverty. These include: Child headed households; the gender of the household head; the household size; asset dynamics; low levels of education, gendered cultural norms and social practices; poor nutrition and health care. This review has also highlighted the linkages between poverty and inequality.

## CHAPTER IV

### RESEARCH METHODOLOGY

#### 4.0 Introduction

To be able to generate primary data in order to understand the intergenerational transmission of poverty in Zambia this research has employed the *life history approach*. The purpose for using this approach is to gain a better understanding of persistent poverty from the lived experiences of the poor. The life history, a qualitative approach, is preferred because it gives an overall picture of the informant's life. Therefore, the life history approach gives a poverty experience from the perspectives of the poor themselves other than from scholars, policy makers or researchers.

In addition, although the life history approach does not generalize immediately to a wider population, by limiting the life history interviews to no more than 10 respondents it brings out a depth of information on the lived experiences of the poor.

#### 4.1 The Life History Approach as a Qualitative research method

According to Punch (1998:174) the qualitative interview is a useful means of “assessing people’s perspectives, meanings, definitions of situations and constructions of reality”. However, the life history is not a single approach but encompasses several approaches which include: biographical research, life histories, family histories, oral testimonies, personal narratives. The life history approach emphasizes the importance of the individual’s subjective evaluation of his/her experiences and of giving information about his/her social experiences. This is an account of a life completed or ongoing (Bakar, & Abdullah, 2008). According to Hulme (2004) the use of this approach has the potential to allow evidence from new directions, as it shifts focus and opens up new or under researched areas of inquiry.

It is important to point out that the relationship between the researcher and respondents is very dynamic. There is a socially constructed nature of reality and the dynamic relationship between the researcher and respondents has the potential to influence the inquiry. According to Denzin & Lincoln (2005:3) the qualitative approach is

A field of inquiry in its own right. It crosses disciplines, fields and subject matters; a situation activity that locates that observer in the world. It consists of a set of interpretive, material practices that make the world visible. These practices transform the world. They turn the world into a series of representations, field notes, interviews, conversations, photographs, recordings, and memos to the self; include an interpretive, naturalistic approach to the world; study things in their natural settings, attempting to make sense of, or to interpret, phenomena in terms of the meanings people bring to them.

According to Bird (2011b) the life history approach can have different aims and is underpinned by different epistemological approaches and theoretical standpoints which include: focus on narrative, storytelling and language; focus on perceptions of and interpretations of truth and reality; focus on social relations; and focus on empirical exploration of the narrator's life (and the connected lives of household members). This approach provides opportunity for a researcher to collect rich data textured by the respondent's own interpretation of their lived experiences and the context in which their story has unfolded and ways in which they continue to be active agents (Creswell, 2012; Miles *et.al*, 2013; Tracy, 2012; Sosulski *et.al*, 2010).

The life history approach is a biographical technique used to "examine how experience is assigned meaning" (Wallace, 1994:137) and is obtained through an oral communication or through written accounts (Detzner, 1992; Wallace, 1994). As a qualitative research approach it brings to the fore the individual's subjective evaluation of one's experiences. This approach to data collection takes into consideration the realist and constructionist approaches. The realist approach has been interested in historical processes while the constructionist approach tends to focus on the presentations of ideas, identities and narrative configurations.

The life history approach was initially used by anthropologists and it has now been used by different researchers in social sciences. The sociologists of the Chicago school made this approach popular in the 1930s and it was first used when interviewing indigenous peoples of the Americas. In 1918 Thomas and Znaniecki used this approach to study the Polish peasant in *The Polish Peasant in Europe and America*. In this study this approach was used to build up a profile of the life experiences of the Polish peasants as they underwent major social changes when they moved from rural areas to urban centres in the United States (Park and Burges 1984). However, the life history approach needs to be differentiated from the case study

approach, which focuses on a specific topic while interviewing the subject. It uses the person's entire life history to address specific questions or views that arise when examining the present and future (Wallace, 1994). As an account of a life, completed or ongoing it's a useful tool for bringing to the fore people's lived experiences.

There are challenges with the use of the life history approach. According to Hulme (2004), the challenges of using this approach focus on the interpretation of stories, the relationship between the past and the present, and the interconnectedness between the narratives of the poor and understandings socio-economic context. Hulme (2004) has further observed that individuals do not simply recall the past, but they implicitly interpret the past by what they chose to say and omit from accounts and in the emphasis (or lack of thereof) on particular remarks.

#### **4.2 The Life History Approach Methodology**

The life history approach usually covers a person's entire life and then goes on to gain a holistic perspective of the person under study (Wallace, 1994). The informant is significant in this approach. Burgess (1988) describes the informant as a surrogate census-taker, a person that has the information which the researcher requires, a representative respondent who reports about himself, in a much deeper and detailed manner, and a reporter who reports events which are not directly observed by the researcher. What makes this approach significant is that it provides important insights into the lived realities of the poor and the dynamics of poverty (Hulme, 2004).

Bird (2011b) has shown that the life history approach is useful for the following reasons: provides insights into long term change (social, economic, political); places people at the heart of research; contextualises individual accounts with an exploration of wider economic, social and political factors; allows for the exploration of complexity and inter-relationships (between people and phenomenon); allows counter intuitive findings to emerge; and generates powerful cases studies.

To get the most out of an informant a good qualitative researcher needs to have the quality of a good listener who asks probing questions. This helps the researcher to feel personally involved in the whole research process. The informant is a rich resource of information which is variable to the research process. Therefore, without good listening skills it is possible to miss what the informant is essentially saying.

The interviews were audio recorded and later on coded and analysed. This whole process depended on my ability as the researcher to interpret the meanings hidden in data. Therefore, accurate translation of the interview script was key to analysing the data (Burnard, 1991; Gibbs, G.R., 2008; Guest *et.al*, 2006; Rubin & Rubin, 2011).

What makes the life history approach suitable for this study? This approach also provided significant insights into the real realities of the poor and the dynamics of poverty (Hulme, 2004). The approach was preferred because it is different from questionnaires, which usually give static and uninteresting information. The life history approach gives opportunity for understanding the social process that take place in the informant's life at a particular time. This approach is also suitable for analysing the informant's lives with the sole purpose of understanding how poverty has persisted in their lives because "many of our actions begin in our own life histories and previous experiences" (Bakar & Abdullah, 2008:4). This approach works with the assumption that embedded in the informants are many implicit values and benefits that guide their thinking and everyday actions. It also provides useful insights into the nature and meaning of informants' and mutually related lives. The idea of marginality is very important in the life history approach. Therefore, this approach also enables people who have been hidden from history to be heard (Hulme, 2004).

Bakar & Abdullah, (2008) have given the following advantages for the use of the life history approach:

- Provides adequate information regarding the informant's real life
- Gives opportunity for understanding the social process in the informant's life at a certain time period
- Gives opportunity to approach the social and economic space of the informant.
- Provides detailed description of specific events, acts, relationships and circumstances under inquiry
- Helps in understanding social change in a better way.
- Informants are able to interpret their own lives and recognise changes in terms of the past and the present.
- Provides a proper focus on historical change that is likely to be attained in a way that is lacking in other methods, that is changing biographical history of the informants and the social history of the informant's life span.



- Makes constant reference to historical change
- Attempts to avoid pre-judgments
- Helps to make sense of social changes in the individual's life and in society.

The life history interviews can produce facts, validation of theory and narratives (Bird, 2011b). Furthermore, this is useful because it can be used for documentation on roles, demonstration of socialization and as a means towards understanding variations within a society. To accomplish this I depended on few informants (nine in total) who were able to reveal a lot of information which enabled me to get round the research question and then answer it.

The study aimed at understanding the lived experiences of the poor and it is for this reason that I valued the importance of listening to the voices of the informants. The life history approach has evolved from oral history and other ethnographic field approaches and it is for this reason that it gives premium value to listening to the voices of the poor (Atkinson, 2002).

As a qualitative method for gathering information one's entire life, the "life history approach aims to penetrate deeper than any other approaches by allowing the subject to tell their stories and penetrate their views" (Bakar, & Abdullah, 2008:4). This has helped me to draw out important clues which have helped to explain the informants' behaviour and attitudes by developing a discussion that enabled them to talk in their own words, how they have experienced poverty in their households and community. Open-ended questions are used with little directives which provide space for the informants to give lengthy explanations of their experiences. This helped the informants to provide depth and detailed information regarding their lives.

In the life history approach, the process involved collecting information from a broad overview and then narrowing it down to the area of interest; that is the intergenerational transmission of poverty in the household. I had prepared a set of questions that allowed for spontaneous ideas to emerge during the interviews. Through open-ended techniques of questions with minimal direction from me as the researcher I encouraged informants to reflect on past experience. This approach enabled the informants lived experienced with regard to poverty to be brought to the fore.

While the life history approach is preferred, it is important to mention some of the shortcomings of this approach. The challenges of this approach include reliability, validity and interpretation of information. However, the main advantage of this approach is that it is helpful for documenting roles, demonstration of socialisation and provides insight into variations within a society.

### **4.3 Data Collection**

The primary method of generation of data for this study came from oral sources. The oral data was collected through oral interviews. In this research project data was generated through interviews with nine selected informants in a poor community in Lusoke village, Chongwe. Personal interviews were used as a tool to engage with the informants.

Life history interviews are extensive and intimate and as a result I only selected fewer informants (nine in total). “In life history approach, large samples are unnecessary and may be even inappropriate” (Bakar & Abdullah, 2008:4). Therefore in this approach adequacy is dependent not upon quantity but upon the richness of the data and the nature of the informant’s lives to be investigated.

I personally selected the informants who were best suited to answer the research questions. Data was collected in form of semi-structured interviews and a reflective journal. The interview with each informant lasted about two hours and I interviewed them on more than one occasion. The informants’ life history was then used as an entry point into understanding the local social and economic structures, which have shaped the lives of the poor. The interviews were conducted in the informants’ homes and in the language they felt more comfortable with.

The interviews were audio-recorded. During the interview, I also took notes. Participants were reminded that breaks were allowed if they felt the need to do so. They were also informed that to protect their identity, they were free to provide a pseudonym if they so wished. Each participant was provided with a consent form in English and they were told that they were free to withdraw from the study at any point.

A single interview protocol was developed for this study. The demographic section

inquired about gender, age, highest level of education, birth order, place of birth, information about parents and grandparents.

#### **4.4 Data**

Prior to data analysis, the interviews were transcribed. The process of transcribing the interviews enabled me to become more familiar with the data (Reissman 1993). The meaning of analysis was used as the unity of analysis for coding and source for descriptions. Data was coded for meaning and analyzed case by case through thematic analysis and then cross analyzed (Baxter, 1991; Onwuegbuzie & Teddlie, 2003). Braun and Clarke's (2006) step-by-step formed the guiding principles for the thematic analysis.

#### **4.5 The Study**

##### **4.5.1 Participants**

When I selected the informants I gave them the consent form a week before the interview for them to discuss the intended interview with their spouses and other household members. I had a number of informants who never committed to be interviewed, some of the reasons given for withdrawing from the interview included: lack of time, not willing to share personal information, sickness in the family, other commitments and wanting to be paid for committing to the interview (In the consent form I had clearly indicated that this was a voluntary activity and no money would be paid for being interviewed).

The Interview took place in the informant's home and I interviewed in the language of their choice, which was Bemba, English or Nyanja. If the informant was not able to speak any of the three languages, then I did not go ahead with the interview. To keep confidentiality I did not want to use an interpreter. When I assured the informants of confidentiality, they were much freer to share personal information about their lived experiences.

The first meeting was the main interview which lasted for about two hours, I made follow up appointments to ask further on areas where there were gaps during the first interview or aspects of the interview which were not very clear during the first interview.

In order to provide confidentiality, I did one to one interview without the presence of a third party.

#### **4.5.2 The Procedure**

I randomly selected household heads that were best suited to answer the research questions. Once the household heads agreed to be interviewed, a time and date was then arranged. Those who agreed to be interviewed were given the consent form a week before the interview.

At the first meeting with the respondent I undertook to explain the purpose of the research study. We went through the consent form and when they confirmed they had understood the contents of the consent form they were asked to sign the form. The form had two sections were to sign; first giving me permission to interview them and second to give consent to record the interview. All the signed consent forms were collected and stored by the researcher.

#### **4.5.3 The Interviews**

In depth interviews were conducted in each respondent's home. The purpose of the interviews was to enable the participants share their life history. During the interview open ended questions were used in order to allow respondents to fully express themselves. The interview started with the participants sharing their personal information, and information on parents, grandparents and other forbearers. The discussions also centered on the respondent's childhood, siblings, education, marriage and family life, work experience and inheritance and ownership of assets.

Depending on the respondent's preference interviews were either conducted in English or the vernacular. The interviews were recorded with minimal notes taken during the interviews.

#### **4.5.4 Data Analysis**

The interviews were audio recorded, transcribed verbatim and then reviewed in order to ascertain the emerging themes or patterns. Data analysis was very important as it allowed for themes to emerge. According to Coffey and Atkinson (1996:26) "generating concepts from which and with which the collected data, using coding as means of achieving specific categories" is central to the process of data analysis.

The coding process was guided by the research questions. Rereading the transcripts from the perspective of the research questions helped to organise and label recurring themes and ideals. At the same time as I reread the transcripts conceptual categories and themes continued to emerge and these helped to understand the lived experiences of household head living in poverty.

#### **4.5.5 Ethical Consideration**

The respondents were informed at the beginning of the interview about their rights as participants in the research project. It was made clear that respondents were not going to be paid for participating in the research project. Those who were uncomfortable with this arrangement were excused from the life history interview. It was also made clear to the respondents that confidentiality was a vital ethical issue and I made a commitment to keep the details of the life history interviews confidential. Respondents were also allowed to use pseudonyms if they wished to do so.

#### **4.6 Conclusion**

The life history approach was useful in obtaining knowledge about people living in poverty as it was used to explore their past to gain a better perspective of how they viewed themselves. As already noted, this approach was useful in identifying socio-cultural patterns that had influenced someone's past.

This discussion clearly showed the suitability and appropriateness of life history approach as a research method in understanding the transmission of poverty at household level. As a researcher I obtained information regarding the household head's lived experience with poverty. In this study an individual's life established that the life history approach is useful and capable of providing a unique insight of the information required. In order to understand something as intensely personal as poverty, it was important to assure the respondents of confidentiality.

## CHAPTER V

### LIFE HISTORIES

#### 5.0 Introduction

The quantitative analysis of panel data sets has dominated most studies of poverty dynamics. Most of these studies have attempted to show patterns and correlates of economic and social mobility, but fail to account for the reasons why poverty is transferred intergenerationally through household structures. This is the reason why the life history approach, a qualitative research method, has been preferred for poverty analysis. This chapter will show that the use of the life history approach provides an explanation for the occurrence of persistent poverty which is transferred like a thread across generations. Therefore, the purpose of this chapter is to gain an understanding of the lived experiences of poor household heads.

I interviewed nine respondents from eight households. There were seven individual households and one couple. In the case of a couple I interviewed husband and wife, individually on two different occasions.

#### 5.1 Life History 1: Stephen

##### *Growing Up*

Stephen was born in a village in Chipata in 1983 and was the first born in a family of four. He came from a very poor household, with parents who had no education. He recalls that “as a family we did not have very good meals. There were times when we depended on our neighbours for food and other relatives for help”. His parents were small holder farmers in the village who were not able to provide most of his needs.

His maternal and paternal grandparents and other forbearers were also born in the same village and they did not go to school. They were all involved in farming, which basically involved growing food for household consumption.

Stephen was orphaned at the age of thirteen when his father died. The death of his father made his situation very vulnerable. He recalls, “life at home became extremely hard and mum could not afford to take us to school”. The family started to look to other relatives and family friends for help. His uncles came to the aid of the family

when they decided to separate Stephen and his siblings by moving them to different families.

This was a very painful decision for Stephen. As much as the family did not have enough resources he did not want to be separated from his mother and siblings. In his own words, “I was scared to be separated from mother and siblings, and going to live with strangers”. Stephen went to live with his uncle in a different village and his siblings moved to other parts of the country.

Stephen recalls that when he went to live with his uncle, things did not dramatically improve for him. His uncle’s household was just as poor as his previous household and he soon realised that his uncle had a hidden agenda for moving him from his mother. Stephen’s uncle was more interested in having him work at the farm than go to school. He explains:

It looked like my uncle was more interested to have me help with household chores and work at the farm than go to school. I struggled to be in school. Most of the times, I would drop out of school for longer periods because my uncle was unable to pay for my school.

Staying with his uncle was not very good experience for Stephen. He has problems with getting enough to eat, attending school and when he was sick he went to a poorly resourced local health post in the village.

### ***Education and Work***

Stephen had a lot of challenges combining school with work at the farm. He finally left school in grade seven at the age of nineteen. However, his experience was different from that of siblings. They lived with families that loved education and were able to keep them in school. He explains:

My sister and brothers have been very luck compared to me. They stay with relatives who are very keen to send them to school. My young sister is doing her third year at the University of Zambia and my two brothers are in grades twelve and eleven respectively.

When Stephen dropped out of school he decided to leave the village. He went to Chipata, an urban centre near his village, to look for a job. He got employed as a

domestic worker. After working for some time, he resigned due to bad working conditions and the low pay. He then decided to relocate to Lusaka in search of better opportunities, and there he found a job as a helper at a farm.

However, this new job did not improve his welfare. He did more work than he was paid. He felt abused and he left to look for another farm job. He soon realised that the working conditions were similar and he never experienced any upward mobility. He kept on changing jobs, working at different farms.

He soon realised since he did not complete school he was not going to earn a better pay. He started to save money each month with a view of running his own business. When he had saved enough he gave up on work and went into business. He established his business in Chongwe.

### ***Family Life***

Stephen got married in Lusaka at the age of 21. When his girlfriend got pregnant out of wedlock his family put him under pressure to marry her. He was not ready to marry due to his poor financial situation. In order not to disappoint his family, he went ahead to marry. Getting married was a tough decision for him and it had a lot of financial implications. He struggled to raise the money for *lobola*.<sup>47</sup>

He has two children and they are in school now. It has not been easy for him to support his family, since his business has very low returns. He is making just enough to survive and put food on the family table, while his bills are more the money he is making in his business. He explains:

I have too many bills to pay. I have to send children to school; pay rentals for my house including utilities and other household expenses. At the moment I have no one else to turn to when I have financial challenges like these.

### ***Asset ownership***

When Stephen's father died he did not inherit any assets. His late father's assets were given to his uncle. When he was in the village his uncle apportioned a piece of land

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<sup>47</sup> Lobola is the local term for bride wealth or bride price, which is paid by the groom to the bride's family before marriage. In the past the lobola was paid in cattle or other forms, but over time money has become the main mode of payment.



for him to grow his own food and sell the surplus. However, when Stephen relocated from the village to Lusaka he forfeited ownership of the patch land he was given in the village. He explains: “I can no longer claim ownership of the land since I have been away from the village for a number of years”.

Stephen does not own productive assets in Chongwe, and he says that he does not have enough money to accumulate assets.

## **5.2 Life History 2: Lewis**

### ***Growing Up***

Lewis was born in a village in Katete in 1984. He is the oldest of three siblings and his parents were born in the same village. His mother and father did not go to school and were small holder farmers. Lewis’s parents died when he was young. His paternal and maternal grandparents were also born in the same village in Katete and they did not go to school. They were also small holder farmers.

Lewis’s early childhood, prior to the death of his parents, was characterised with happy memories as his parents were very loving and supportive. He recalls,

When my parents were alive we used to have a nice time as a family, we would have meals together and they used to buy good clothes for us.

Lewis greatly misses this part of his life. An unfortunate thing happened when he was ten years old. He lost both parents in a motor traffic accident and this tragedy changed his life forever. Lewis confesses that “the death of my parents changed my life in many ways”. He was separated from his siblings when they were split to live in different homes. He went to live with his uncle, while his younger brother was taken to Mozambique to live with his cousin and his sister went to live with another family in Katete. His siblings did not do well in school. His younger brother dropped out of school in grade six and his sister left school in grade two. When his parents died he had not yet started school.

### ***Education and Work***

In the same year that Lewis went to live with his uncle he started attending school. However, shortly after attending school, his uncle was not willing to continue paying his school fees.

He narrates:

I experienced a lot of struggles when I started to stay with my uncle who was very hesitant to keep me in school. At first he was keen to take me to school, but later his attitude changed. He refused to pay for my school, preferring that I help with household chores and work at the family farm. He told me that going to school is a waste of time and there is more value in learning how to farm. As a result of that decision I have not been able to finish school.

To date, he cannot fully explain his uncle's change of heart with regard to school. He left school in grade six.

My uncle had the ability to pay for my school fees; however I cannot understand how he failed to continue to pay for my school. All his children used to go to school and he was willingly to pay for them. It is hard for me to understand why I was the only one in the household who had to be withdrawn from school.

Lewis wanted to continue with school but the home environment was not conducive for him to be in school. During the farming season, he would be required to wake up very early to go to the farm and work, there after he would then go to school. He recalls:

Many time I used to go to class very tired and it was had to concentrate. When there was a lot of work at the farm, I would work for much longer hours and miss school. There were also times when I used to miss classes just because I was already tired to go to school. As a result my attendance at school was not very consistent.

He ended his school in Grade 6 at the age of 15 years. When he left school he started to work for his uncle at the farm.

Lewis has never worked for any organisation after leaving school. Farming has been his main preoccupation. However, he admits that farming did not work for him. At the beginning of 2016 he decided to settle in Chongwe. He narrates:

At the beginning of 2016 I had a good harvest at my farm. I decided to bring several bags of sweet potatoes for sale at the Chongwe market. When I got here

I found that there was an oversupply of potatoes and the price had fallen. This shattered my hopes. It was the first time that I had taken farm produces for sale outside my village. After selling all my produces, I made a huge loss due to the high cost of transportation. I failed to make it back to the village due to the huge losses that I had made. Although Chongwe was new to me I decided to look for a place where to stay. Thereafter, I decided to make Chongwe my new home. This place has given me a fresh start in life. I am no longer involved in farming.

### ***Family Life***

Lewis got married in 2003 at the age of 25 and he has three children. His children are aged twelve years, eight years and six years. The first and second born are in school doing grades two and grade one respectively.

He met his wife in his home village. He confesses that he did not really love his wife, but he was forced to marry her by his relatives. He recalls:

I was told by my family that I needed to have my own family,  
so that my wife can be cooking for me, doing my laundry  
and have my own children.

Lewis was not financially ready to marry and start his own family. In his own words he explains:

When I found a woman to marry, I soon realised that I could Not afford to pay the lobola on my own. Thankfully my uncle was willing to help me with the lobola payment. Since I did not have money we could not afford to have a wedding ceremony when I got married My financial situation was very bad.

Unfortunately, in 2014 Lewis divorced his wife after having an unhappy marriage that was full fights and misunderstandings. After the divorce, the children stayed with him. However, when he relocated to Chongwe he sent the children to his ex-wife. He regularly sends the money for their welfare and pays for their school.

### ***Asset ownership***

When his parents died he did not inherit anything. He explains:

When my parents died, their house, land and livestock were taken over by my uncle. Nothing was given or kept for us (i.e. the children). When I grew up I inquired about

my father's land and livestock, I was told that the land his was cultivating did not belong to my family and instead it now belongs to the entire clan. Therefore, the land in question is now being used by another family.

However, when he got married his grandfather allocated him a patch of land to grow his own food and sell the excess crop to support his family. Now that he has left the village he no longer has control over this land. Other relatives are now working on this land. Should he decide to return to his home village he is not guaranteed access to this same land. Lewis did not own any productive assets at the time of the interview.

### **5.3 Life History 3: Chileshe**

#### ***Growing Up***

Chileshe was born in 1989 in the village in Mporokoso and was a second born in a family of five. Her father was also born in Mporokoso and only had primary level of education. He was a trader in the village. Her mother was born in a village in Kasama. She dropped out of school in grade two and was also a trader. Both maternal and paternal grandparents did not go to school and were small holder farmers in the village.

When Chileshe was six years old her family relocated from Mporokoso to Petauke. She explains:

I was told the reason we moved from Mporokoso to Petauke was due to my father's business interests. He used to buy cows in the villages and resale to butchery owners in urban areas. Petauke had a good supply of cattle compared to Mporokoso.

In Petauke, her father's business boomed. The change of fortunes greatly impacted household income. Chileshe recalls,

When I was growing up with my parents we lead a comfortable life. We used to eat good meals; I had no problems to go to school. I remember some of our neighbours coming to ask for help from our home and mum would gladly share our food with them.

She grew up in a very large household which included parents, siblings, cousins, uncles, aunties and other extended family members. She recalls "most of the relatives who came to live with us came from the village to seek support for school".

Her father's success in his business had its own down turn. He used to make a lot of money and he led a comfortable life. Unfortunately, his father's success in business started to negatively impact his marriage. Rumours started circulating of him having extra marital affairs. Chileshe recalls:

Dad rarely spent most of the weekends at home. I was young and I did not understand what was going on at home. However, I noticed that each time he returned home there were bitter quarrels and fights between him and mum. This went for a long time. Then dad disappeared from home and he was for a long time.

When he returned home, he informed mum that he was planning to marry a second wife. My mother refused to be part of a polygamous household and she asked for a divorce.

Chileshe's parents divorced and her father moved away to start his new home. All the children remained with their mother in the family house. However, the separation of her parents had a great impact on the welfare of the household. She explains:

Mum was very greatly affected by the divorce. She now took up the responsibility of supporting the family. She used to run a trading business at the market; however she never used to make enough money to be able to support the family well. Soon the family started to undergo numerous hardships. We could no longer afford good meals and it became extremely hard to have all the necessities.

The only consolation the family had at the time was that her father was committed to pay the school fees for Chileshe and her siblings. Unfortunately, a couple of years after the divorce her father died. This greatly impacted the family. The children now had challenges to continue with school since their mother had no means to afford school fees for five children and other dependents.

Chileshe recalls that after the divorce of her parents and later on the death of her father life became extremely hard. She explains:

Things were now very bad at home. When my mother did not have enough money we had to beg for food from our neighbours. We have had no other relative in Petauke who could help us. Am telling you, this was very bad and I didn't imagine we could survive that ordeal.

The socio-economic situation at home impacted negatively on Chileshe and her siblings. They dropped out school except for one of her sisters who managed to complete school. The first born dropped out of school in grade seven, the third born left school in grade nine, while the fifth born dropped out of school in grade five. Chileshe dropped out of school in grade seven.

Chileshe recalls that despite the difficulties that the family had, her mother was a disciplinarian:

My mother never wanted us to have bad company of friends either at school or in the neighbourhood. We were all required to be home before dusk and no one was allowed to go out at night.

### ***Education and Work***

Chileshe left school in grade seven at the age of sixteen when she was impregnated by a class mate. This situation greatly disappointed her mother who had worked very hard to support the family under very difficult circumstances.

After the birth of her child Chileshe did not back to school. She decided to help her mother in her trading business at the local market. The reason for doing this was to help supplement household resources. She explains:

I had to help my mother with her business because the family needed the money to survive. I also needed money to support my child. The man who had impregnated me was still in school and had no means to support me or send in help for my child.

### ***Family Life***

Chileshe got married at the age of 24 to the man who had made her pregnant as the relationship had continued with this man while he was still at school. It was a long wait, eight years later they got married. According to Chileshe, “I was very happy to get married and to be able to start my own home”.

She now has two children who are school going age. The first born is supposed to be in school but is out of school due the fact that they have no money for his school fees. They can longer afford to continue to pay his fees at a private school and they are hoping to secure a place in a local government school which is much cheaper.

However, it has not been easy for them to secure a place at the only government school in the area due to lack of places. She is worried about this situation because she does not know how long her son will stay out of school before getting back into school. The second born is also not going to school for the same reason of not having enough money to send him to a private school.

### ***Asset ownership***

She did not inherit anything when her father died. The major asset that her father left for them is the family house where her family lives in Petauke and the piece of land where the family farms. All these properties are now owned by her mother.

At the moment she is running her own small business at the local market. This business is not very profitable. Most of the money that she makes in her business goes towards buying food for the family. She does not own any productive assets at the moment. .

## **5.4 Life History 4: Mazunzo**

### ***Growing Up***

Mazunzo was born in a polygamous household in Chipata in 1979 and he spent most of his childhood in Jamu village. His father was born in 1917 while his mother was born in 1933 in the same village. He father went to school and attained a standard three level of education: A Christian organisation sent him to South Africa to train as a health care primary worker. After the training he worked at a Christian Hospital. His mother went to school and completed standard six. After leaving school she never worked and was a home maker.

His maternal and paternal grandparents did not go to school and were small holder farmers in the village. He never met his paternal grandparents as they had already passed on when he was born. He remembers his maternal grandparents, and recalls that “they were very religious and spent most of their time doing church work”.

Mazunzo is the last born in a polygamous household. He was born when his father was sixty two years old and had already retired from work. His father had twenty children from his three *official* wives. He had children with other women whom he never married and these children were not considered part of the household.

Mazuzo grew up in a very large household. He recalls:

We had a lot of people living with us. In my mother's house, at one point we had over twenty seven people living under one roof. This included my siblings, aunties, uncles, cousins and children of my sisters. One of my sisters had six children born out of wedlock.

His childhood memories are centred on his interactions with his mother. He never spent much time with his father. He recalls his mother "telling him family stories, traditional folk stories and Bible stories. My mother was deeply religious and she loved to tell Bible stories".

He further recalls:

My mother was keen to teach us about respecting other people and avoiding conflicts with others. These virtues have really helped me to grow up into a responsible person.

He also has fond memories of his childhood, especially the time he spent singing in the church choir. He used to live near a Christian mission station and the Church had a lot of influence over his life. He started singing in the church choir when he was very young.

His saddest memories of childhood were growing up in a polygamous household. He never really got to know his father well. He explains,

My father was always away from home and he had too many wives where he used to spend most of his time. When I was born he was no longer working and he would be away from home most of the time. Unfortunately my father died when I was still young and I do not have very good memories of him.

Since Mazuzo was born at a time when his father was no longer working and his household was poor, life was very hard at the time. They did not have enough for everyone. Mazuzo explains:

Money was a constant need in our family. Since we were too many in my father's household it was very hard for our needs to be met and we never had enough food to eat. My father had too many children and dependent but he did not have enough



resources to support the family. This affected my education. My friends used to do well at school because their parents were able to pay for their school fees. It was unfortunate that my siblings and I struggled to be in school due to lack of money. We were in and out of school depending on the availability of money. In some instances I ended up missing an entire term or academic year due to lack of funds.

When his father died, the responsibility of supporting the household was taken over by his older siblings. However, this did not change the socio-economic situation of the household. His older brothers had their own families to support and they did not always have resources to share with his family. In his own words: “we had a lot of struggles, because there was never enough for everyone”.

The household he grew up in had a lower living standard compared to others in the same neighbourhood. Growing in a polygamous home meant that his father’s meagre resources could not cater for the whole family. His household was also characterised with numerous infant deaths. In his home, his mother had twelve children; however eight of them passed on while they were still young. He has no idea on what really caused the deaths of his siblings. He explains:

All I know is that they all died in their infancy I was born after the death of three siblings and my parents were not sure if I was going to survive.

None of his siblings from his mother’s side have completed school: The first born in his family has not been to school, the second born left school in grade eight, the fifth born ended school in grade nine, the eighth born also went up to grade nine and Mazuzo is the last born and he ended school in grade nine.

Mazuzo’s parents were keen to have harmony in the family. Being part of part of a polygamous household, it was common for conflicts to arise among the siblings. In his own words:

My father never tolerated conflicts and fights among siblings. Each time, there was a conflict in the family, my father would bring us together and lecture us on coexistence in the family, living peace and the value of forgiveness. He would always explain that despite having different mothers we were all members of one family.

### ***Education and Work***

Mazuzo had a lot of struggles to continue with school due to the lack of consistent sponsorship. He continued to be in and out school; he would go back to school whenever he had money to pay and then continue with school. Occasionally, he would stay away from school for several months. Eventually when it became extremely hard to have money for school, he decided to permanently drop out of school. He stopped school when he was in grade 9 at the age of 20. In his own words:

I used to do well at school and never failed any exam. When I qualified to go to high school, it was disappointing that neither my mother nor my brothers could afford to pay my school fees. Left with no option I dropped out of school. This experience shattered my world.

After leaving school he asked his family to give him a portion of land from the household land holding. When he got a patch of land from his family he went into farming. However, things did not go according to plan. He soon realised that to successfully get involved in farming he needed to have enough resources to procure seeds, fertilizers and other chemicals. When faced with financial challenges to expand his farming business he decided to abandon his dream of becoming a farmer.

In 2008, he was offered a job by a distant relative who owns a farm in Chongwe. This man had gone visiting Mazuzo's family in the village. He was looking for someone to manage his small farm. He accepted the job offer and relocated from Chipata to Chongwe. However, it was not an easy decision to make. He recalls:

It was hard for me accept this offer because at this time, I had never left my village. However, after much persuasion from my mother and other relatives I decided to leave my village and seek the opportunities.

He relocated his family hundreds of kilometres away to a new place and a new job. When he came to the farm, he found out that the place was not as small as his boss had described it. The farm had cows, pigs, goats, chickens and a garden of vegetables.

I soon realised that I was hired to manage all this alone. There were no other workers around. This is contrary to what I was told when I was hired in the village. I was told I will be managing a small farm and I never thought the work load was so huge.

If I had known the whole truth about the nature of job I was going to do I would not have accepted this offer”.

In his interactions with workers from the neighbouring farms he did not hear good reports about his new employers. He learnt that within a short period of time, he was the tenth worker to be hired. He explains:

I worked at this farm for nearly two years and left employment due to poor working conditions. I did more work than my pay check. I tried to negotiate for a review of my conditions of service but my boss was not willing to entertain this.

When I tendered my resignation he refused to pay for the transport costs of my family despite paying for the same when I was hired. Since I did not have enough money to move my family to Chipata, I got stranded in Chongwe.

Left with no option Mazuzo decided to stay in Chongwe and search for other job opportunities. He narrates:

It was not my intention to live in Chongwe. I was forced by circumstances beyond my control to live here. Initially I decided to stay in Chongwe for a month and raise some transport in order to get back to my village.

His one month stay in Chongwe has stretched to six years. He has been struggling to make ends meet as he is neither in full time employment nor running any form of business. Since his socio-economic situation has deteriorated it is hard for him to support his family. At the moment he has sent two of his children to the village to stay with his mother while the third one has remained with him in Chongwe. The children are being supported in school by his older brother.

### ***Family Life***

Mazuzo got married at the age of 21 and has three children (aged 15 years, 13 years and 9 years respectively). When he left school he was put under pressure by his family to marry since he was an adult and was no longer in school. However, he was not keen to marry at that time because he did not have a reliable source of income but out of respect for his family, he got married. He met his wife in his village and they soon got married at his home church. He explains:

That year I had a good harvest from cotton field. After selling the cotton, I asked my brother with more extra cash to help me pay lobola and I paid the wedding

expenses. My church also helped me with additional for my wedding because I was one of the leaders in church.

### ***Asset ownership***

When his father died he did not inherit any properties. All his father's assets were passed on to his uncle. He holds the assets in trust for the whole family. However, Mazuzo was allocated a patch of land within the household land holdings. However since he is no longer in the village, he has forfeited ownership of this piece of land.

At the time of the interview he did not own any productive assets.

## **5.5 Life History 5: Mumba**

### ***Growing Up***

Mumba was born in Lusaka in 1983 in a family of eight. She is the fourth born and three of her siblings died in infancy. Her father dropped out of school in grade seven and he was a carpenter, while her mother left school in grade six and she was a vegetable vender. Both her maternal and paternal grandparents never went to school and were involved in fishing and farming activities respectively. Her great grand parents did not go to school too and were involved in farming.

When Mumba was still young her parents moved from Lusaka to Chongwe. At this time her father was doing very well in his carpentry business and things were going on well for the family. Later on her father developed a medical condition which threatened his career. After undergoing corrective surgery he was advised to retire from his work. The sickness of her father changed the fortunes of the household. She explains:

At the time we moved to Chongwe my father had a successful carpentry business and things were going on well for our family. My dad was able to meet most of the family needs. However, when dad got sick and he stopped running the carpentry business. He got very sick and was bed ridden for a long time. Mum tried to do business, but her business was not doing very well.

After her father's misfortunes, her mother became the breadwinner. From the small business that her mother was running she mobilised resources to provide for her father's medical bills, send the children to school, meet household bills and other

needs. This was a very difficult time for the family and there was never enough money at home. Most of the time, they depended on the good will of some of their neighbours for them to make ends meet and put food on the table.

It became very hard for her mother to meet the needs of the household due to the large number of household members. Mumba explains:

Our household was large and became very poor when dad fell ill. At this stage we could no longer afford basic things like three meals a day and other necessities. We were too many at home making it hard for mum to meet our needs. Besides my parents and six siblings, we also lived with my cousins and my grandmother

### ***Education and Work***

Mumba dropped out of school in grade nine and all her other siblings did not manage to complete school. The first born in her family ended school in grade five, the second born left school in grade eleven, the third born dropped out of school in grade eight. The other two siblings all left school in grade eight.

It became hard for Mumba and her siblings to be in school. She explains,

I loved school, but each time I used to go to school I would be chased for non-payment of fees. This was a very humiliating and painful experience. It became extremely hard for my mother to pay my school fees since her business was not doing well. She was only making enough money to buy food and other necessities.

To mitigate some of the challenges the household was experiencing Mumba attempted to combine school with work. She started working part time at a farm in Chongwe. Her siblings were also combining work with school in order to raise money for household welfare. By the time she reached grade nine it became extremely hard to combine work and school, and at the age of seventeen Mumba dropped out of school to work fulltime. She explains:

I did not have much motivation to remain in school and as a result I chose to drop out of school. I found it very hard to combine school with work. In the morning I would be in class and then in the afternoon working. There was no time to do my homework or study. I was basically responsible to raise money for my school fees and to contribute to household welfare. I just could not continue to work and study at the same time.

### ***Family Life***

Mumba met her husband in Chongwe and got married at the age of nineteen. The man she married was not doing well economically and he had not completed school too. She explains her motivation for marriage:

I regarded marriage as an opportunity to leave home and start a new life. We courted for about six months and I felt I was ready for marriage. At the time we were in courtship my fiancé was not yet ready to pay for the wedding ceremony and other arrangements. However, we agreed to get married without having any ceremonies.

Immediately he paid the lobola, I moved into his home. I was in a hurry to get married; I just wanted to move away from home. I was so overwhelmed with the situation at home.

When Mumba got married her husband already had two children from previous relationships. These children were living with their respective mothers. She has been married for about fourteen years now and she has four children. The children are aged thirteen years (in grade seven), nine years (in grade three), four years (in nursery school) and one year. In her home she also stays with other relatives whom she supports in school.

Her husband works as a driver and the pay is very low. Due to financial challenges, they have failed to enrol their children in government schools; instead they have taken them to a community school. This school is operated by an NGO which provides free education for orphans and vulnerable children. At this school children are also provided with free meals, uniforms, pairs of shoes, school bags and books. She explains:

We decided to take our children to a community school since we cannot afford the cost of taking them to a government or private school. At the moment my husband is not earning enough money and taking children to a community school helps to keep them in school. My desire is for my children to go to school and not fail to complete school like me.

### ***Asset ownership***

Mumba never received any inheritance from her parents. The major asset her parents own is the house they live in. In her household, they also do not own much. They are renting the house they live in.

## 5.6 Life history 6: Amina

### *Growing Up*

Amina was born in Mufurila in a family of five; two sisters and three brothers. Her father had completed school and trained as an electrician. He used to work in a mine on the Copperbelt as an electrician. Her mother completed school and trained as a nurse. She used to work at a mine hospital. Her maternal grandfather had primary level of education and was a soldier in the colonial government. He did exploits in Northern Rhodesia, Southern Rhodesia, Nyasaland and Mozambique. Later on he got involved in local politics and was an activist during the struggle for independence. Her paternal grandparents did not go to school and their main preoccupation was fishing.

She has fond memories of her childhood. Her parents were loving and caring. She recalls:

I remember spending a lot of time with my parents. We would play games, go out visiting and do house chores together. My father loved cooking and he would prepare nice meals for us. When my mother was on night duty at the hospital my father would make sure he was home with us. My parents made sure one of them was with us at home, when the other was working at night since they all did night shifts at their respective work places.

Unfortunately, her father died while she was still young and his death left a huge gap in the family. Amina missed having a male figure in the house. When their mother was on night duty the children would now be home alone. Her mother brought in other relatives to help look after the children. Her mother never remarried and she supported the family as a single mother. Alina recalls:

The death of my father did not really affect the financial situation at home. My mother used to work as a nurse at a mine hospital. The mines used to pay much better than government or private hospitals and as a result mum was able to meet our needs with no struggles. My siblings and I continued with school with no problems.

Amina remembers growing up in a home where discipline was paramount. Her mother was very strict, insisting they watch less TV and study more. Amina recalls:

Mum kept on reminding us about the value of education. She would tell us that after the death of your dad if I did not go to school, then the whole family would be

suffering. This used to motivate me to work hard at school and as a result I was focused on finishing school.

When Amina's father died, her family never got any help from her father's family. Over the years, she has lost contact with her late father's family and as a result she has grown up not knowing the family on her father's side.

### ***Education and Work***

Amina had no problems completing school. When she finished high school she went to a college in Lusaka to do business studies and after completing her studies she worked as an accountant. However, she had no job satisfaction, since she was forced to do business studies by her mother. She resigned from her and went back to school to study education. She explains:

From the time I was young I always felt teaching was my calling. When my mother forced me to do business studies I agreed to go to a business college since she was the one paying the bills for my education and I did not want to upset her. After I started working I worked out a plan to save money in order to go back to school. When I had saved enough money I resigned from work and went to a college of education to train as a teacher.

Amina's siblings have all finished high school and have obtained college qualifications. At the moment they are working and settled in different parts of the country. Amina herself is a qualified secondary school teacher and teaching at a secondary school in Chongwe.

### ***Family Life***

Amina is not married and has no children of her own. However, she stays with her mother (who has since retired as a nurse) and her niece who is in school. She also helps other family members when they are in need. In her own words:

Currently I help pay school fees for brother's children. My brother lost his job when the mine company he was working for on the Copperbelt went into care and maintenance due to low copper prices on the international market.



### ***Asset ownership***

Amina never inherited any property from her parents. Her mother owns a house on the Copperbelt, which has been put on rented out when she retired. She explained, “My mother is still alive and at the moment there is no need to inherit anything from her”.

However, when her father died, the pension payment from his employers was put in a trust fund to pay for the children’s education. She recently bought a piece of land in Chongwe and she has started to build her own house.

## **5.7 Life History 7: Phiri**

### ***Growing Up***

Phiri was born in Petauke in 1986 and is fourth born in a family of twelve. His father and mother did not go to school and were both small holder farmers in their home village in Petauke. His paternal and maternal grandparents were farmers and traders respectively and they did not go to school. He explains “according to my father, although my grandparents were involved in farming, they were not doing well and lived in poverty”.

Phiri says he has no good memories of childhood. He explains:

When I was young, my parents were not doing very well. They could not afford to pay school fees and I depended on others in the community for help. My parents were rural farmers and in their farming they were not doing well. Most of the time, I was engaged in doing piece weeks to raise money for school.

His childhood is characterised with sad memories. His parents were very poor and as a result during his childhood he faced a lot of struggles. From the age five to nine years Phiri struggled with poor health including measles, chicken pox and bilharzia. He explains:

My parents used to take me to the village clinic. However, when my condition did not improve they started to take me to traditional healers within and outside the village. This did not help my situation as I continued to struggle with poor health. This situation lasted for a long time.

Phiri grew up in a large household which was very poor and his home village was also a very poor community. While his household was poor and lacked in many areas, he recalls that others used to ask for items such as food from his parents. The area just depended on agriculture and most of the households were small holder farmers. They mostly grew crops for consumption, with fewer households growing cash crops such as cotton and tobacco.

### ***Education and Work***

Phiri had a strong drive when it came to education. Against all odds he completed school at the age of twenty six. He is the only one in his family to have so far completed school. His older brother ended school in grade six, while the second born left school in grade eleven, and the third born dropped out of school in grade five. His younger siblings are still in school and live in the village.

When he was growing up Phiri had struggles to be in school. His parents could not afford to pay his school fees due their socio-economic situation. Attending primary school was not a very big problem since the fees were very minimal. However, the situation became very stressful when he qualified to go to secondary school.

He was determined to go to school. He had to ask for help from others. He explains more:

When I got to a boarding secondary school I had no money to pay. I was determined not to give up on school. When I went to school I reported to the head teacher and explained the situation of my family. I pleaded with him to give me a chance to mobilise funds needed to pay for my school fees. I did not want to lose my place because my school acceptance letter indicated that I only had two weeks to take up my place.

The head teacher was touched by situation, and he told me that he was going to pay the school fees for the whole. Thankfully he paid the fees for two years. I offered to work at his house during school holidays as a way of appreciating his help. The head teacher looked after me like one of his own children and with that support

I was able to complete my junior secondary school.

Phiri performed well in his Junior Secondary Leaving Examinations and he qualified to go to high school. He changed schools and went to another

boarding school. Once again he was faced with the challenge of paying for school fees. He explains what happened:

When I made it to high school, it was difficult for me to start grade ten. It was not easy to find enough money for school. When I explained my situation to the head teacher, I was allowed to start grade ten without paying my school fees on condition that I pay the fees before the end of the term.

I split my time between class and doing piece works. A lot of people developed interests in my situation and wanted to understand my situation. I was very open with the people that developed interest in my situation. I talked about my family situation and explained why my parents were unable to pay for my school fees.

One man who was touched by my story, was a senior police officer who lived near the school. He asked me to move into his house during the duration of my high school. He paid for my school fees for three years.

After completing school Phiri returned to his home village with the intention of becoming a farmer. He decided to return to his home village. Back home his parents offered him a patch of land. However, after just a year of tilling the land he abandoned his dream of becoming a farmer. He soon realised that he was not going to make it in the farming business without having enough money to invest in good seeds, fertilizers and other chemical inputs. He explains:

During my first year of farming I encountered numerous challenges. My desire was to grow cotton and maize. However, to be able to do this I needed to invest more money in the business so that I could get good seeds, fertilizers and chemicals to deal with pests. The soil in the village is very bad; you constantly need to use fertilizers in order to have a good harvest. When I could not find the money I abandoned my dream to become a farmer.

When his dream of becoming a farmer was shattered he left his village in search of a job. He went to Petauke town and got a job in a phone shop. The salary was not good and he moved on to take up another job as a cashier in a supermarket. Later on he decided to head back to his home village and take up a job as a volunteer teacher in a community school which was providing education for vulnerable children.

The next job Phiri got took him away from his home village. He got a job in Lusaka with a firm that was erecting electricity power lines between Lusaka and Feira. When his contract ended he decided to settle in Chongwe. He then got a job as a bar tender.

Later on he got a job at a garage. While working there he developed keen interest in mechanics. He asked the garage owner if could work as a mechanic apprentice and he was given the opportunity. He has gained enough experience in the field and now he desires to set up his own garage in future.

### ***Family Life***

Phiri got married at the age of 28 and he has two children. His two boys are both in school. His first born son was born when he was in school: he had impregnated his girlfriend who was in the same class with him when he was in grade seven. His girlfriend was expelled from school for falling pregnant while he continued with school. He made a commitment to his girlfriend that they will get married when he finished school. His girlfriend never returned to school in order to raise their child. He kept his word and they later got married.

When the time came for Phiri to get married, he had just finished school and he had no stable income. He saved some of his earnings to pay for lobola. He did not have a reliable source of income and as a result he took long to raise the required amount for the lobola. His uncle helped him to pay for the wedding ceremony.

His first born is constantly sick; he has a chest infection that has not yet been fully treated due to lack of money. He explains that,

I am worried that the services are poor at the local clinic. There is no doctor.

I need money to go to a big hospital in Lusaka where my son can be seen by a specialist. At the moment I am only managing the condition, once I find money I want this problem to be resolved.

Phiri's siblings and parents in the village expect him to regularly send money to them. Therefore, despite the financial struggles that he experiences, he regularly raises funds to send to his parents and in-laws. He explains that

All my brother and sisters in the village are poor and doing nothing at the moment.

They are not educated and not working. They expect me to regularly send them money. If I don't send money to my parents no one will support them.

He is responsible for paying school fees for his children. Since his family is very poor, he does not depend on any one to help him when he has a need. The family in the village depends on him for support.

## **5.8 Life History 8: Irene**

### ***Growing Up***

Irene was born in Chingola in 1975 and has seven siblings, all girls. Her father was a driver, while her mother is a home maker. Her father and mother attained both only primary level education. Her maternal grandparents were born in Mporokoso and did not go to school. Her maternal grandfather was a business man in his village. Her paternal grandparents were born in Kasama and settled in Luapula where her grandfather worked as a carpenter. Her paternal grandparents did not go to school.

She grew up in a poor household which was located in a poor community on the Copperbelt. It was not common to have the girl child complete school in this community due to teen pregnancies and early child marriages. It is for this reason that Irene notes:

When I qualified to go to secondary school it was my happiest moment. Most of the girls from my community easily dropped out of Primary school to help with household chores or due to teen pregnancies. It was my desire to do well and compete with boys in school.

Irene's household was large, comprising her parents, her siblings, cousins, uncles, aunties and other extended family members. Most of the relatives had moved in from the villages in search of school or jobs on the Copperbelt.

When growing up her parents were very strict about her having boyfriends. She was constantly warned on the dangers of teen pregnancies and its impact on continuing with education. She explains:

I was told I should avoid boys, they might disturb my school and that will threaten my chances of completing school. I guess my parents were strict about mixing with boys because all my six siblings were girls and in the community where we lived very few girls managed to complete school. In retrospective, I am very appreciative of the disciplinary measures taken by my parents. Their actions enabled me to complete school.

### ***Education and Work***

Irene went to school in Chingola and remained focused until she completed secondary school. Afterwards she went to college to train as a secondary school teacher. This was a big achievement for her. She notes “I grew up in a poor household and against all odds I managed to complete school and go to college”.

It was not easy for her to complete her college studies. Her father had economic challenges but he worked hard to make sure she graduated from college. This was a big commitment considering that he had seven other children in school.

Teaching was Irene’s first paid job and she has worked as a teacher for about fifteen years. Irene started teaching on the Copperbelt, went to Serenje and she is currently teaching in Chongwe.

She has been very happy with her achievements as teacher. When she looks at the progress she has made in life, she accredits this to the benefit of education. She notes:

I was born in a poor household and going to school has changed everything for me. When I started work fifteen years ago I was earning more money than my father was earning and that salary was enough to meet most of my needs. When I got married our combined incomes with my husband has been more than sufficient to meet the needs of our family.

When Irene started working she helped her parents to pay for her siblings’ education. Her desire was to have all her siblings complete and this has been achieved. All her six siblings have completed secondary and have college qualifications.

### ***Family Life***

Irene got married at the age of 24. She met her husband when they were in secondary school and they got married after she graduated from college. Her husband is a business man. Irene and her husband jointly paid for the wedding event. She explains:

When I got married, I had just started working as a teacher. My husband and I pulled our resources together to pay for the wedding expenses. I did not expect much from my family due to their economic situation. However, my parents surprised me; they also made a contribution to the wedding expenses.

Her husband had a child from a previous relationship and this child lives with her mother. They have four children in their marriage and all the children are in school. She also lives with her mother in law.

Irene regularly sends money to her parents who still live on the Copperbelt and also supports her relatives and in-laws who are in school.

### ***Asset ownership***

She has never inherited any assets from her parents. With her husband they have worked hard to acquire properties in two different towns which they have leased out to supplement their income. However, she is concerned that none of the assets they own as a couple are registered in her name and they are registered in her husband's name.

## **4.9 Life History 9: Sarah**

### ***Growing Up***

Sarah was born in Petauke in 1954 and is the second born in a family of six (four girls and two boys). Her father was born in 1928 in a village in Petauke. Her father had primary school education which was the highest level of education for most Africans during the colonial era. He was a farmer and a business man. At his farm he used to plant cotton and tobacco for sale and while maize and groundnuts were for home use. She explains more about her father's work:

My father was a farmer. Later on he came to Lusaka to work as a cook at the official residence of the Governor of Northern Rhodesia, while the family remained in the village. In 1956 he resigned from his job and returned to the village to join his family. Upon his return to the village he continued with farming.

Sarah's mother was born in 1932, she did not go to school and she was a home maker. Her paternal grandmother was born in the late 1800s and was a daughter of a chief, while her grandfather was a hunter and a farmer. Her maternal grandparents were farmers and were actively involved in the pre-independence politics. All her maternal and paternal grandparents did not go to school. She recalls:

My grandmother was the regional chairperson of UNIP, a liberation movement during the colonial era. She used to be on the payroll of the party and was entitled to

a new bicycle each year among other incentives. As a result of her work the life style of our family was better than most of the households in the village. Most people in the community used to come to ask for assistance or work from my dad. Due to the political connections of the family my father managed the only store in the village.

Sarah has fond memories of her childhood:

My father was hard working. He owned the only store in the village which supplied most of the essentials that the residents needed. He also owned a farm where he employed a number of people in the village. When I was young my life was so easy and enjoyable. Most of the work at the farm was done by the workers. Whenever my father was free I would accompany him to go around the farm in order monitor the activities.

She was very close to her father and enjoyed his company. Whenever, they went around the farm he would explain to her what going on and show her how things were done. As the second oldest child, she knew that her father was training on how to manage family assets.

She spent the early part of her childhood in Petauke and later on at the age of 10 years her family relocated to the Copperbelt. However, Sarah recalls that she did not enjoy good health when she was young and this worried her parents. She explains:

There was a time when I had a sore on my right hand which took long to heal and this worried me so much. I had almost lost my right hand. I was in and out of hospital for the most of part my childhood. The sore was not healing fast and this troubled my parents. My sickness made my father to relocate his family to the Copperbelt in order to access better medical treatment for me.

When they moved to the Copperbelt, her father set up another store in order to support the family. It was not easy for the family to move from a village in Petauke to an urban centre like the Copperbelt. The family experienced a lot of economic hardships and the situation only improved when her father got a job as a cook at a local hotel. This improved the welfare of the household.

When the family moved to the Copperbelt, other family members decided to leave the village and join them on the Copperbelt. This situation negatively impacted the household. She explains:



Dad and Mum willingly took in their relatives from the village. My parents invited their siblings and other extended family members to come to the Copperbelt and seek jobs in the copper mines. Those who were fortunate to find jobs left our home to start a new life and the unfortunate ones stayed with us for much longer. Most of the time, our house had no less than 20 household members and this had huge financial implications. The welfare of the household was less favourable compared to the time we were in the village.

When her father retired the family went back to the village to continue with the farming business.

### ***Education and Work***

In a family of six, Sarah is the only one who has completed secondary school. She attended schools in Petauke and the Copperbelt. Against all odds she managed to finish secondary school. Her father paid her school fees although he was against the idea of the girl child going to school. What kept her in school was her personal determination to complete school and her father's willingness to pay the school bills even when he did not support the idea of a girl child going to school.

Sarah faced a lot of pressure from her father for her to leave school and get married. However, she was determined to finish school and get married later. They had sharp differences with her father on the matter of marriage. She recalls:

When I was at school my dad's desire was for me to drop out of school and get married. On different occasions I differed with dad because I loved school.

He would discourage me strongly, but I was focused on completing school.

The tension between my dad and I grew bigger because I did not obey him on the idea of dropping out of school. I was for school and loved school so much.

At one time he chased me from home accusing me of not respecting him.

My older sister had agreed to leave school in grade seven in order to get married. I rejected the proposal to get out of school and get married. When I disobeyed my dad, my sister became my father's favourite and she received special favours from him. Whenever he came home drunk I expected resentment from him.

She started her Sub A and B in Petauke, when they went to the Copperbelt she did grade one up to grade twelve. When she completed secondary school she went to college and did a course in business studies.

After completing school she worked as a bookkeeper in Lusaka. However she did not work for a long time. When she got married her husband stopped her from working and she became a home maker.

Her husband used to work as a senior executive with Zambia Airways and his salary was adequate to support the family. Since her husband was a senior executive with an airline firm, he was entitled to low cost and free air tickets for his family. Sarah took advantage of this and she started a business importing clothes and items from Europe to sale to locally. She explains:

My husband used to work for Zambia Airways; this gave me an opportunity to travel widely. I took advantage of these travels to start a business. I used to buy a number of things outside the country and supply shops in Lusaka. This business helped me support both my immediate family and the extended family. I did this business for about fifteen years.

Unfortunately her husband became sick and he lost his job due to poor health. The sickness of her husband greatly impacted the family.

When husband's contract was terminated I was not ready for what was to follow. The implication of the loss of his job impacted my business. Immediately I stopped making foreign trips and my business folded up. This impacted on household finances. We were spending a lot on medical bills for my husband and this reduced our savings. As a result of the changes in the welfare of the household I decided to go back to work full time. It was hard for me to adjust from running my own business to working full time with a seemingly low salary. I worked for five years and then decided to go into full time farming.

### ***Family Life***

Sarah got married at the age of 22. Her marriage was arranged by a friend at church.

I did not know that he was interested in me, until his brother who was a friend of me intimated to me. That's how I became aware that there was a man in church who was interested in me. We were introduced to each other, and the rest is now history.

The wedding took place on Copperbelt. Her husband and her family combined efforts to pay for the wedding expenses. After getting married they settled in Lusaka where her husband was working at that time.

While the children were still young her husband died. The death of her husband was a terrible experience for her. She never used to work and relied heavily on the support of her husband. Left alone with her children she decided not to remarry and look after her own children. She also supported other relatives in her home.

She has seven children and one has died in infancy. When her husband died, all the children were in school and she had a huge task to send them to school. She also had a responsibility to support other family members. She has worked hard to educate all the children, who have since completed school and the last born is now in college.

### ***Asset ownership***

Sarah never inherited any assets from her parents. In her words: “it was difficult for me to expect to inherit anything from my parents. I left home when my father was working and looking after all my siblings”. Her family was also not well resourced with assets which could be shared with her. She notes “all my siblings including parents were looking up to me for help when I got married”.

When her husband was alive and working for Zambia Airways, they bought land with plans to develop it into a farm. However, when he husband died she worked on developing this land.. She explains:

I am lucky that before my husband died we had bought a piece of land in Chongwe, which I have since developed into a farm. I have also put up apartments at the farm which I have leased out. Furthermore, I have built my house at the farm. Without this farm it was going to be very hard for me to raise resources to send my children to school.

Sarah feels that she has been so lucky to own this asset after the death of her husband. She observes that the law is weak for women to own assets and there are cultural forces at play which make it hard for women to own land and other productive assets.

There is a very big challenge in terms of women owning land. Until the enactment of the new constitution, the law was very weak in terms of protecting women ownership of land. What used to happen in the past is that, when a woman got widowed her in laws grabbed most of her productive assets such as land, cattle or farming tools. Even when the widow had children, her in-laws still took away the productive assets leaving the children in a vulnerable situation.

She does not know exactly what worked in her favour to inherit the farm they owned with her husband. However she says,

I guess what worked in my favour stems from the fact that before my husband died all his closest relatives had died except one. This worked in my favour because there was no one closest to my husband to grab anything from me.

### **5.10 Conclusions**

This chapter has presented life histories of eight household heads that have had experience with poverty under different circumstances. While the causes of poverty are not the same, the vulnerabilities of preceding generations have been passed on to the present generation. In all the life histories the story is the same, uneducated parents are most likely to have uneducated children who are equally poor.

These life stories have given a privileged position to the poor to tell stories of how they have experienced poverty. While these life stories may not be a representative sample of the Zambian society, however they have achieved to share the narratives of the poor. Listening to these stories brings to the fore the lived experiences of the poor.

There are also significant benefits of using the life history approach in poverty studies. These stories reveal how households get trapped into generational poverty. Education has been shown to be one of the main pathways out of poverty.

## **CHAPTER VI**

### **RESULTS: EXPLAINING POVERTY**

#### **6.0 Introduction**

This chapter presents the results based on the evidence collected using the life history approach. The use of the life history approach has enabled this study to gain an understanding of poverty from the lived experience of household heads. This study has also enabled the voices of the poor to be amplified and given a privileged position in poverty research. The main feature of the evidence emerging from the life history accounts is that poverty is diverse in nature and has been experienced in diverse ways. When looking at the life histories some of the evidence that one would expect to see are not prominent while the life histories present evidence which is not in the literature.

This chapter, therefore, gives an in-depth analysis of various issues that account for intergenerational transmission of poverty in Zambia. It further discusses issues raised in the other chapters. This study has done an analysis of the factors responsible for intergenerational transmission of poverty.

#### **6.1 Household factors**

##### **6.1.1 Place of residence**

The life history accounts are situated in Lusoke village in Chongwe an impoverished rural community outside Lusaka. The majority of households in Chongwe have very few socio-economic opportunities and experience deficits in a number of areas (De La Fuente, 2015). Most households are excluded from opportunities which can create pathways out of poverty. There are no industries and most of the households are involved in small holder farming and petty trading. (VAC, 2004).

In Lusoke Village most households have low capital formation. The community does not have enough schools and health facilities putting communities at risk of facing negative outcomes in relation to education and health. This agrees with the reviewed literature which shows that living in a marginalised community increases the risk that young people will face negative educational and health outcomes (Horgan & Monteith, 2009).

The life histories have shown that the place of residence is a key driver of intergenerational poverty. In the life history accounts we have nine informants; six grew up in the rural areas and three were brought up on the Copperbelt which is an urban community. Amina, Chanda and Sarah grew up on the Copperbelt and managed to complete school. While Chanda and Sarah grew up in poor households, the completion of education and attaining a college qualification created pathways out of poverty. Growing up on the Copperbelt where the social and economic capital is higher (De La Fuente, 2015) seems to have been an extra incentive to complete school and create pathways out of poverty. This agrees with the reviewed literature which shows that the place where a household is located impacts on the outcomes of household members (Corcoran & Chaudry, 1997).

The life histories have shown that there are links between growing up in a marginalized community and intergenerational poverty. The life history accounts show that growing up in Chongwe reduces the life chances of poor households and this traps them in intergenerational poverty. This is well documented in the life stories of Chileshe, Jere, Mazunzo, Mumba, Phiri and Stephen which show growing up in a rural community had an impact on one's future outcomes. The social and economic capital of these communities is very low (de La Fuente 2015), making it extremely hard for one to escape poverty (VAC. 2004). The reviewed literature also shows that growing up in a marginalised community is a driver of intergenerational poverty (Aldaz-Carroll & Moran, 2001; van der Berg, 2002; McLanahan, 1999; McLanahan & Kelly, 2006) and puts household members at risk for future academic, employment and behavioral problems (Ahmed, 2005; Brooks-Gunn & Duncan, 1997; Shanks & Danziger, 2011). Marginalized communities also face numerous challenges, including provision of social services, education and health.

The rural areas also characterized by poor working conditions as can be seen in the life histories of Mazunzo and Stephen. The poor working conditions and the environment are key drivers of persistent poverty in rural households. Those working in the rural areas are usually paid far much below the prescribed minimum wage as can be seen in the life histories. According to the 2015 Zambian Living Conditions monitoring Survey (Zambia CSO, 2016) on average, households in urban areas earned about four times as much as those in rural areas.

### **6.1.2 Household size and structure (composition)**

The collected life histories have shown that larger sized households, particularly polygamous ones are problematic. These households are known to transmit poverty to their children and they experience a deficit of resources. Most of the life history accounts show that the informants grew up in large households which were very poor and were barely surviving to make ends meet.

The life histories of Chileshe, Mazunzo, Mumba, Phiri and Stephen show that larger households are key drivers of poverty and social inequality. In the households where the five informants grew up their parents were poor, uneducated and unable to pay for their children's education, provide nutritious meals and access quality health care. The five informants have all grown into poor adults. These five informants are all poor and they come from very poor households.

The vulnerability of larger households is manifested in failure to have nutritious meals, access to quality education and health. Lack of education and access to quality health care is significant for ITP. The reviewed literature has well argued that in larger sized households children don't always complete school (Behrman *et.al*, 1998, Tabberer, 1998; Aldaz-Carrol & Moran, 2001).

Most of the larger households were once small and at one point did experience upward mobility. More relatives join the household in order to share in the household's improved resources. The life histories of Chileshe, Mumba and Sarah show that when a household in Zambia seems to be doing slightly better it attracts other household members who come looking for work and education. Then when things go wrong there are many more people at risk of a negative outcome.

Growing up in a larger household also shows that one is likely to live unhealthy lives due to poor nutrition. Many children in such households are exposed to multiple risks which include poor health, poverty and malnutrition. These factors affect children's cognitive, motor and social emotional development and have a profound impact on educational performance (Bermant, 2008; Bird, 2007; Minujin *et.al*, 2006; Smith, 2006). The life histories have shown that people who grew up in larger households have failed to maximise their potential in several ways. Most of them (including their siblings) have failed to finish school and their earnings are very low.

The life histories have agreed with the reviewed literature which shows that there is a correlation between the number of household members and intergenerational poverty (Falkingham & Ibragimova, 2005). The literature also shows that household composition is a possible determinant of intergenerational poverty (Bird; 2007; Bird & Shinyekwa; 2005; Deininger & Okidi; 2001; De Haan & Lipton; 1998). Larger sized households are known to be trapped in poverty.

The life histories show that larger households have low incomes; have nutritional challenges and fail to access quality health care. The correlations between larger households and poverty are reinforced by the educational levels of the household heads and other forebears. In the collected life histories it can be seen that when a household head is not educated, then no premium value is put on the education of their children. When children fail to complete school then they are likely to grow into poor adults as seen in the life history account.

### **6.1.3 Asset accumulation**

The collected life histories show that most poor households have a deficit of productive assets which can create pathways out of poverty. Most of the households covered in the life history accounts possessed a patch of land, but they seem to have no means to fully maximise its potential. Their farming methods are still very basic and they only farm crops for home consumption. The failure to accumulate productive assets explains the poverty of rural households. The literature review has shown that assets accumulation is critical in breaking intergenerational poverty (Carter & Barrett, 2006; McKay, 2009).

The life histories have revealed that it is hard for the poor to accumulate productive assets. One of the challenges faced by the poor in accumulating more assets relates to the security of tenure in terms land ownership. In the rural communities there is the problem of temporal ownership of land. The life histories of Chanda, Lewis, Mazunzo, Phiri and Stephen show that the poor do not own land on permanent basis. These five informants acquired land when they resided in their respective home villages, but easily forfeited control of the same land when they moved away from the village. Land in the rural areas is communally held and no individual is able to hold it on title on permanent basis. The literature has not discussed the effect of temporal ownership of land by the poor. However, the reviewed literature confirms that to



combat poverty a household needs to accumulate more productive assets (Carter & Barrett, 2006; McKay, 2009).

The failure by Stephen, Lewis, Mazunzo and Phiri to own land on a permanent basis is one possible explanation for their poverty. As much as land can be said to be one of the most important assets, in its temporal state it is not a good asset. For land to be more productive it needs to be on title so that it can be owned permanently. If the land owned by Stephen, Lewis, Mazunzo or Phiri was under title, they could have easily used it as collateral to obtain a bank loan in order to expand their farming businesses. It is hard to disrupt poverty with land that is owned on temporal basis.

The temporal ownership of land also leads to another problem confronting rural households: the loss of assets. The life histories of Chanda, Lewis, Mazunzo, Phiri and Stephen show that when they left their respective home villages in search of better opportunities they automatically lost ownership of the land. This practice is responsible for driving rural households into long term poverty. The reviewed literature agrees that the loss of assets trap households into persistent poverty (McKay, 2009; Sen, 1981). Preventing loss of assets empowers poor households to deal with unexpected shocks which can lead to long term poverty. If Chanda, Lewis, Mazunzo, Phiri or Stephen did not lose their land in the village, they could revert back to it at any time to continue with their farming activities.

Another issue emerging in the life histories of Chanda, Lewis, Mazunzo, Phiri and Stephen is the marginal use of assets. While land is in abundance in the rural areas, most of the households do not maximise its use. They mostly grow crops for household consumption (VAC, 2004). To have a higher return from the use of land, a household needs to invest more in growing cash crops for sale. The literature shows that households are put in danger of intergenerational poverty when they have low asset holdings (Adato 2004). The life histories of Chanda, Lewis, Mazunzo, Phiri and Stephen show that households continue to be trapped into persistent poverty when they own an asset which they cannot put to good use. This agrees with Sen's functioning and capabilities framework (1990, 1998) which challenges the notion that possession of commodities alone translates into well-being for all household members. According to Sen (1990) a household's possession of economic assets is not a guarantee that this will translate automatically into well-being for household

members. Therefore, it is not the possession of an asset that matters but the ability to exploit the asset for higher economic returns.

Sarah's life history shows what happens when a household accumulates enough productive assets, it becomes better placed to improve its income and functions as a safeguard against various forms of vulnerabilities. Sarah and her husband bought a piece of land which they planned to develop into a farm. Later on her husband lost his job due to ill health and shortly after that he died. Sarah became very vulnerable and in danger of sliding into poverty. The decision to own a piece of land before the death of her husband was a good investment. Sarah went on to build apartments and developed an agricultural project. This action increased her productive assets enabling her to send her children to school and support her extended family.

#### **6.1.4 Intrahousehold allocation of resources**

The life histories agree with the literature that cultural factors lead to differentials in asset holdings on gender lines (Bird, 2010:2). Women when they get widowed they face marginalisation in terms of intrahousehold resource allocations. The life histories have shown that the marginalisation of women traps their children into intergenerational poverty. When widows are excluded from asset holdings then their children are likely to drop out of school and grow into poor adults. This drives their children into persistent poverty. Mackernan *et.al*, (2011:3) have rightly observed "individuals at the economic margins are much more likely to experience severe material hardships when they lack assets".

The life histories also show that when a widow inherits the assets of her late husband this leads to the improvements in the welfare of the household. The life histories of Amina and Sarah show that there are positive household outcomes when a widow inherits her late husband's assets. These children have an opportunity to complete school. Therefore, this makes the children to grow up into non poor adults. Gender and poverty studies affirm the findings of the life histories that when women benefit from the distribution of assets at house level, there are positive outcomes for the children (Chant, 2003; Buvinic & Gupta, 1993, 1997).

All the life history accounts show that poor households rarely allocate assets among household members. This leads to deficits of productive assets among household

members. None of the informants in this study received any assets from their parents while they were still alive or after their death. The lack of intrahousehold allocation of resources is indicative of the poor poverty status of the households. Poor households accumulate fewer assets which accounts for poor intrahousehold resource allocations.

When women became widowed, they are likely to lose control of productive assets owned by their husbands. The life histories of Jere and Mazuzo have shown that when a male household head dies, extended family members take away productive assets. What has been noted in the life histories is that the loss of productive assets traps a household into persistent poverty. The life history accounts show that children growing up in a household with low assets are more likely to attain lower levels of education and employment and will grow into poor adults. The literature on poverty and assets are agreed with this observation (Astone & McLanahan, 1991; Biblarz & Raftery, 1993; McLanahan, 1999; Musick & Mare, 2003; Wojtkiewicz, 1993).

When Lewis, Mazunzo and Stephan got orphaned, they never inherited anything from the estate of their fathers. The assets (i.e. land, livestock, and farming inputs) of their late fathers were inherited by their fathers' male relatives who supposedly took hold the assets in trust of the orphans. However, the life histories show that this inheritance practice does not work in favour of orphaned children or their mothers. Lewis, Mazunzo and Stephen in their life histories have shown that they are now adults and they have never benefited from the assets left by their fathers.

The three respondents (i.e. Lewis, Mazunzo and Stephan) are poor adults and the assets of their fathers have not worked in their favour. This cultural practice of male relatives of their fathers holding assets in trust is a driver of persistent poverty. The reviewed literature has wrongly assumed that assets in a household are mostly bequeathed by the male child (Bermant, 2008) to the exclusion of women and girls (Bird 2010). However, the life histories show that both the male child and the girl child including their mothers lose out when the male household head dies.

The life histories of Lewis and Stephen show that children (i.e. orphans) who were not the children of the household head were less likely to be sent to school. These stories show that orphans are vulnerable to abuse and neglect. Orphans living with extended families are likely to grow into poor adults and this traps them into

generational poverty. Literature also shows that orphaned children face challenges of reduced schooling at a time when their parents are sick and after their death (Ansell & Young, 2004; Funkquist *et.al* 2007; Mangoma *et.al* 2008; Oleke *et.al* 2006; van Blerk & Ansell, 2007).

The life history of Sarah shows that girls face numerous challenges to attend school which include gender inequality. Her father was reluctant to pay for her education preferring she gets married instead of going to school. This form of inequality explains the poverty faced by most female household heads. They are not well educated and as a result cannot get higher paying jobs. This agrees with the reviewed literature which that most female household heads are less educated and poor (Bermant, 2008:16; Bird, 2007; Brooks-Gunn & Duncan, 1997; Castañeda & Aldaz-Carroll, 1999; Gregg & Machin, 1999).

The intrahousehold allocation of resources is one of the likely pathways to escape poverty. The reviewed literature has shown that households with access to adequate assets have the ability to withstand adverse shocks (Sen, 1981). The failure by Lewis, Mazunzo and Stephan to have access to and control of productive assets owned by their fathers explains the poverty that most poor households face in the rural households. The literature rightly notes that there are correlations between the ownership of productive assets and poverty dynamics at household level (McKernan *et.al*. 2011).

In the literature the extent to which decisions are made regarding the distribution of assets in a household reveals the various inequalities which under lie household relations (Farnworth, 2012). The clan rather than the household seems to have more control over the distribution of assets. The life stories show that most of the household heads did not inherit any productive assets from preceding generations. What has been observed is that assets such as land are not held by the household, but belong to whole clan. Therefore, when a household head dies, the same asset is passed on to another household head to hold it in trust for future generations.

In the literature it hypothesized that the allocation of assets within households is one of the likely pathways to escape poverty (McKernan *et.al*, 2011; Moser, 2006; Sen, 1981). Therefore, the wellbeing of a household can only be assured through the

distribution of asset within the household. In the life histories poverty continues to be transmitted across generations because household members are excluded from the distribution of household assets.

## **6.2 Household head factors**

### **6.2.1 Female headed**

In the life history accounts female headed households have emerged due to divorce, widowhood and terminal illness of male household heads. The literature identifies divorce and widowhood as one of the factors responsible for female headed households (Chant, 2003). However, the reviewed literature has not discussed female headship in the context of a male household head that becomes incapacitated. Amina, Chileshe, Mazunzo and Jere grew up in female headed homes. Most of these households were poor and their mothers were uneducated. The literature also conceptualizes female-headed households to be much poorer than male-headed households (Espey, 2010; Himonga & Munachonga, 1991; Varga, 2006). The only exception is Amina whose mother had completed school and was a nurse by profession. While Amina has grown up as non-poor adult, Chileshe, Mazunzo and Jere had poor uneducated mothers and have grown up as poor adults.

The life histories show that in the poor female headed households there was a challenge of poor nutrition and health challenges. These challenges make it hard for the children of the poor to do well in school. This agrees with the literature reviewed that the gender of the household head impacts heavily on efforts to escape poverty at household level (Espey, 2010; Himonga & Munachonga, 1991; Rajaram, 2009).

In the life history accounts three reasons arise to explain the poverty of female headed households. Female headed households have more dependents, the female household heads are less educated and female headed households have less access to assets and productive resources. Chileshe and Mazunzo grew up in large poor female headed households. In these large female headed households, children faced nutritional challenges and failed to finish school. The lack of high quality nutritious foods has far reaching consequences for children in the large households. Poor households cannot afford nutritious foods because most of the household heads are poor and cannot afford the cost of buying high quality nutritious foods.

The fact that the female household heads have not finished school means they have no chance to get employed and earn a good salary. The life histories of Chileshe, Mazunzo and Jere show that the female household heads in their households did not finish school and had no opportunity to work. Since uneducated female household heads cannot find good paying job, then they cannot properly support their households and ensure quality health care and education for their children.

The life histories show that households where the female household head is educated and has good job, is likely to escape persistent poverty. The children in such a household are healthy and go on to complete school. The life histories of Amina and Sarah show the benefit of having an educated female household head. Therefore, growing up in a household where the household head is non poor is likely to have a child grow up as a non-poor adult. In conceptual terms, the socio-economic status of the household head, more so in female-headed households affects their children too (Chant, 2003; Buvinic & Gupta, 1993, 1997).

### **6.2.2 Health status of household head**

The life histories have shown that the health status of the household head is central to the well-being and future outcomes of children. The evidence in the life histories of Amina, Mumba, Jere and Sarah show that when the health of household head is poor it affects the wellbeing of the whole household. The literature reviewed focuses more on the health status of female household heads (Bermant, 2008; Grant, 2005) and does not discuss the impact of the health status of male household heads. The life history accounts bring out the challenges associated with the health status of male household heads. When a household is faced with poor health vulnerabilities this forces it to makes serious adjustments which affect the wellbeing of household members.

The life history accounts of Mumba and Jere show that the health status of a male household head has negative outcomes for the entire household. This results in reduced household income and low productivity on the rural agricultural household. In Mumba and Jere's households when the male household head was incapacitated due to poor health it affected nutrition in the home and the children were not able to complete school due to lack of finances. Poor nutrition in early childhood has long term impacts on productivity and educational attainment, and this explains why Mumba and Jere including all their siblings did not do well at school. This agrees

with the literature which shows that when the household head is sick this has negative education and health outcomes for the children (Grant, 2005; Bird, 2007; Smith, 2006).

A household where the male household head is sick is likely to have nutritional challenges due to lack of money. The literature also shows that poor nutrition increases chances of infant mortality and also it impairs a child's cognitive and physical abilities (Bird, 2007; Bermant, 2008; Choe *et.al*, 1995; Quisumbing, 2003). The children in such a household are more likely to drop out of school or combine school with work as seen in the life history account of Chanda.

### **6.2.3 Educational status of household head**

The evidence from the life histories indicates that the lack of, or low levels of education by household heads leads to low levels of capital formation at household level which is itself a key driver of poverty across generations. The life history accounts have shown that uneducated household heads are poor and their children are less likely to complete school. All the life histories except that of Amina bring out the experiences of having uneducated parents. When the household head is uneducated this leads to negative outcomes of children. In the life histories it can be seen that the majority of the informants did not complete school. This agrees with the ITP literature which shows that there are correlations between parental education and improvements in the schooling rates of their children (Bird, 2007; Castañeda & Aldaz-Carroll, 1999; Kabeer, 2003). Education is known to be a key component of human capital formation and in the literature education is recognized as a key driver for human development (De La Cuesta, 1996; Onuzo, 2013) and it is likely to improve individual earnings (Aldaz-Carrol & Moran, 2001).

The life histories have also shown that education is a proxy for parental wealth. Educated parents are likely to provide better nutrition and send their children to school. Uneducated parents are less likely to motivate their children to remain in school. This agrees with the literature which shows that households remain poor due to parent's attitudes and behaviour (Moore, 2001). This explains why in poor households poverty gets transmitted across generations. The behaviours of poor uneducated household heads tends to influence their children to drop out of school (Kabeer, 2003; Bird, 2007; Castañeda & Aldaz-Carroll, 1999).

The literature on education shows that lack of education of the household head affects the future outcomes of children. Gregg and Machin (1999) have shown that, educational attainment is a transmission mechanism between background and later outcomes. The low educational status of household heads is likely to reproduce social and economic inequality and create negative human capital transfers intergenerationally (Bermant, 2008:16). The household head's lack of education has negative outcomes for the whole family (Brooks-Gunn & Duncan, 1997) and this is a significant contributor to intergenerational poverty (Bird, 2007).

The life history accounts also show that households where the head is not educated experience several vulnerabilities. These households are poor and are at risk of malnutrition and diseases, hence leading to negative outcomes for children. The poverty of the household heads is seen also in their children. This agrees well with the reviewed literature which shows that lack of education reproduces social and economic inequality which has the likelihood to create negative capital transfers that are likely to be self-reproducing (Attanasio and Szekely, 1999).

The collected life histories show the importance of maternal education. In the life story of Amina it is demonstrated that when a female household head is educated there are several outcomes for the children which include education and socio-economic outcomes. Her mother was a nurse. Amina and all her five siblings have finished school, working and are non-poor adults. This is in agreement with the literature on education which shows that the mother's schooling impacts positively on girl's education (Glick & Sahn, 2000). Having an educated female household head helps the girl child in the household to transcend challenges associated with gender inequalities in employment opportunities and earnings. There are also better outcomes which translate into better child nutrition and lower fertility, and they are able to send their own children to school (Currie & Moretti, 2003).

### **6.3 Conclusion**

There are household factors and household head factors which account for the intergenerational transmission of poverty in poor households. This chapter has analysed the life histories which has shown that most of the findings are in agreement with the reviewed literature. The life histories used in this study have shown that a



number of household heads in the village of Lusoke in Chongwe are trapped in intergenerational poverty. No single reason can be attributed to their poverty.

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## **CHAPTER 7**

### **CONCLUSION AND RECOMMENDATIONS**

#### **7.0 Introduction**

This research aimed to study factors accounting for the intergenerational transmission of poverty in Zambia. The research methodology employed in this study is the life history approach. An extensive literature review has been taken to understand factors responsible for the intergenerational transmission of poverty. This chapter also looks at how these issues raised in this study respond to the objectives that were set in chapter one and then provides a summary and recommendations.

#### **7.1 Conclusion**

This study has shown that Zambia's socio-economic context is a key driver of intergenerational poverty. It has been shown that while the country has experienced growth, this has not benefited poor households. Economic growth is supposed to provide opportunities to facilitate human development and empowerment for households. This thesis has shown that while Zambia is a resource-rich country with massive agricultural potential not everyone is benefitting. It has further been argued that earnings from natural resources have not been converted into real drivers of economic growth. The link between economic growth and improvements in the living standards of the people has not been very obvious. The majority of households live in extreme poverty, hence not benefitting from the current economic growth. Therefore, poverty and high inequality are Zambia's most profound challenges, which deny people a decent living standard. The real winners in the current economic growth are the middle class in highly urbanized areas of the Copperbelt and Lusaka, while the losers are the majority of the people who reside in rural areas. The current economic growth has resulted in widening the gap between the rich and the poor. The country's Gini coefficient is at untenable high levels.

Conceptually, this thesis has linked parents and children's outcomes to intergenerational poverty. Four main theoretical frameworks for understanding intergenerational poverty have been discussed: cultural theories; poverty traps; resource and investment perspective and the educational attainment mode. These four main frameworks have shown the pathways through which poverty is transmitted across generations and they have provided a key to explaining persistent poverty and

established the fact the fact there are linkages between children's future outcomes and family background. This is based on the presupposition that poor parents do transmit poverty and disadvantage to their children.

The reviewed literature has shown that the key premise of the ITP theory is that a child's future well-being most likely depends on the economic or social well-being of their parents. This premise has been supported by a body of knowledge on social mobility that has long argued that the social class of individuals is related to their parents' social class. The literature review has also attempted to link the ITP to the Asset Based Approach. This approach introduced a shift in the analysis of poverty, from definitions based on income or expenditure to poverty analysis based on household net worth. Using the Asset Based Approach has helped this thesis to analyse the association between poverty and household factors and showed how intergenerational poverty has been linked to household factors and the deprivation of productive assets.

This thesis has showed that household structures, more especially those located in the rural areas contribute to the transmission of intergenerational poverty. There are household factors and household head factors which underpin the transmission of poverty across generations. The life histories have confirmed the proposition in the literature that children in poor households are likely to grow into poor adults.

This study has pointed to the fact that poor educational attainment by household heads is one of the major factors which drives intergenerational poverty. The current study has shed more light on the impact of low educational attainments by household heads. When a household head has low educational, it is less likely that their children will complete school. Such household heads fail to put premium value on education and create pathways for their children to drop out of school so that they could help with farm work or other household chores. Although educational access is not a major problem in Zambia, with basic education being almost free, children from poor households do not have much motivation to stay in school. When children from poor households fail to finish school, they will have a low asset base and have reduced earnings as working adults.

This study shows that most households in rural areas tend to be larger making it very hard for the household heads to qualitatively invest in the future of their children. Therefore, the social and human capital formation of children from poor households is more likely to be low, hence putting them at risk of growing into poor adults. Thus, it appears that while large families are good for providing labour at family farms, they are not good for the future outcomes of children. Therefore, addressing the dynamics of larger households, although playing a limited role, has the likelihood to help to keep children in school.

Similar to findings from other studies, intrahousehold distribution of resources has the potential to break poverty. This study has demonstrated that in most poor households people lack adequate productive assets to pass on to the next generation. The failure to accumulate assets and weak intrahousehold resource distribution is a key driver of intergeneration poverty.

This study further points out that growing up and living in a poor rural community is a driver of intergenerational poverty. There are very few opportunities for households in such areas to improve their livelihoods. In the rural communities opportunities for growth are very scarce and households face deficits in several areas. For example, employment opportunities are extremely limited and most job opportunities are farm related. Working conditions on farms are very poor and do not offer a living wage to fully support one's family.

This research also agrees with previous research that health shocks result in the loss of assets at household level. In rural areas, when an unemployed household head is incapacitated by terminal illness there are no opportunities for social protection schemes to provide for the household.

The life history of Phiri shows that the efforts of children in poor households to escape poverty do not usually pay off. In a heroic manner Phiri worked hard to complete secondary school, but this has not made a big difference in his life. For most rural poor households, poverty is a trap which they fail to escape. These households fail send their children to school and when they go to school they have low skills resulting in the failure to get high paying jobs. Seeley (2008) rightly points out that family background is important for children's educational outcomes. How this is done

is open to debate. Seeley (2008) is of the opinion that part of the explanation for what makes the children to either succeed or fail to make it depends on cultural capital. Others in the literature also credit the success of children to that of their parents. Better educated parents will certainly have children who are well educated and are more likely to earn more (Onuzo et al 2013; World Bank 2012).

## **7.2 Recommendations**

This study has shown that the asset base of most rural household is very low. The low asset levels can be attributed to the behaviours and practices of preceding generations. Local inheritance practices are also to blame for the reduced asset base of most rural households. The local inheritance practices tend to lead to more risk adverse behaviours. When the household head dies, the children are less likely to inherit their father's estate as it gets passed on to another household head, mostly a male relative of the dead household head who holds the assets in trust for the entire household. The inheritance of land in rural areas is very problematic since this land is never on title and is communally owned. Land belongs to the whole clan and not to an individual. Therefore, one can hold land during their life time and but there is no guarantee that such land can be inherited by their children.

Therefore, there is need to review the land policy in Zambia in order to address the tenure of the land falling under traditional authority in the rural areas. Land is a very important resource, but in the rural areas such land has no security of tenure. Consequently, it has no commercial value and one can easily forfeit ownership of such land. Change of policy in order to address land tenure, will make rural households realise the true value of their land. There are benefits for converting land under traditional authority to state land so that security of tenure can be enhanced and rural households can use it as collateral to obtain bank loans so as to increase their asset holdings.

The traditional farming methods in the rural areas are unsustainable and not sufficient enough to create pathways out of poverty for most rural households. The small holder farmers practice soil tillage which causes the degradation of physical, chemical and biological soil properties. These farmers also engage in continuous ploughing, annual burning of vegetation during the dry season, maize mono-cropping and the dependence on fertilizers, practices which impact negatively on agricultural soils.

There are over one million small holder farmers in Zambia and they are the main employers in the rural areas. However, most of the small holder farmers have no capacity to pay a living wage to their labourers. Most small holder farmers depend on simple technologies which use hand hoes and oxen with minimal purchased inputs. To improve capacity of the small holder farms the government needs to have policies which call for the mechanization of rural farms. In their current state the productivity of these farms is very low and the area cultivated is usually less than five hectares. These farms produce only enough for home consumption and the main crops are rain fed maize, groundnuts, roots and tubers.

Small holder farmers are affected by climate change which makes farming to be unprofitable. Therefore, the government needs to introduce policies which promote conservation agriculture in order to support small holder farms. Climate change greatly affects the farming practices of small holder farmers and it throws them into persistent poverty. Promoting conservation farming will result in increased food security, alleviation of poverty, conserving biodiversity and safeguarding ecosystem services. Conservation farming is resilient to climate change.

This study has shown that the people in rural areas are working under very poor conditions which fail to provide pathways out of poverty. Poor working conditions have likelihood to trap rural households into persistent poverty; low paid jobs are key drivers of intergenerational poverty. The agriculture sector in the rural areas is mainly responsible for poor working conditions.

The government needs to revise the Minimum Wages and Conditions of Employment Act in order to regulate employment and conditions for the people who work on farms in the rural areas. Improving conditions of service for the people working on farms will raise the living conditions of the majority in the rural areas. Poverty is greatest in the rural areas and improving employment conditions will enable household heads to send their children to school, access health services and buy nutritious foods.

The findings in this study show that it is very easy for children from poor households to drop out of school. Reduced educational attainment is a likely driver of intergenerational poverty. The poverty of the uneducated household heads tends to affect the children's achievement and educational attainment. Therefore, to address

this challenge the government needs to change the educational policy in order to introduce incentives for keeping children in school. The Educational Policy should also have punitive measures for households wilfully withdrawing children from school to get involved in child labour or child marriage.

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## APPENDIX 1.

### A LIFE HISTORY INTERVIEW

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#### 1. General Information

- 1.1 Full name or preferred name:
- 1.2 Place and date of birth:
- 1.3 Father's name, place and date of birth, occupation
- 1.4 Mother's name, place and date of birth, occupation
- 1.5 State current location and the reasons you are located here

#### 2. Grandparents

- 2.1 Names, places and dates of birth; Any memories of your grandparents?
- 2.2 What was their occupation?
- 2.3 What stories have you heard about them?
- 2.4 Were you told any stories about other forebears? If so, what were they?

#### 3. Childhood

- 3.1 What are your memories of childhood [happy moments; sad moments; socioeconomic status of household; household size]
- 3.2 Where did you grow up? [describe your neighbourhood/ community /village]
- 3.3 Describe the home you lived in.
- 3.4 Compare your household to other households in the neighbourhood/ community /village in terms of living standards
- 3.5 How many siblings do you have?
- 3.6 Who else lived with you at home?
- 3.7 Did your parents stay together or divorce during your childhood? How did this affect your childhood in any way?
- 3.8 Who paid for your education?
- 3.9 How did you access health services?
- 3.10 What was the discipline like at home? What sorts of things were your parents strict about? How? Why?

#### 4. Education

- 4.1 Where did you go to school?
- 4.2 Type of school: Government, community or private. Comment.
- 4.3 Who supported you at school?
- 4.4 How old were you when you left school? Why did you leave? What did you do next?

#### 5. Family Life

- 5.1 Marital Status?
- 5.2 If married. At what age did you get married?
- 5.3 How many children do you have?
- 5.4 Have any children died? What was the cause of death?
- 5.5 Who else lives with you apart from your children? Why?
- 5.6 What do your children and other dependents do?
- 5.7 Are any of your children living with dependents?
- 5.8 How do you meet your children's education?
- 5.9 Have you ever asked for assistance for your children's support? What happened?
- 5.10 Do your children/dependents suffer from any disease? Which one?
- 5.11 Where do you take your children/dependents/yourself/spouse for health services? Why to this place?
- 5.12 Who is the primary provider in your household?

## **6. Work**

- 6.1** Do you work? [If has never worked ask for the reasons]
- 6.2** What was your first paid job?
- 6.3** Where did you work? [Firm, type of work done, was salary enough]
- 6.4** If not working. What do you do to support your household?
- 6.5** Have you ever lost job? How did this impact your household and did your recover from this loss?
- 6.6** As a worker is there an expectation for you to financially support other relatives who do not reside with you? What has caused this?

## **7. Marriage**

- 7.1** Did you have children before getting married?
- 7.2** Where are the children?
- 7.3** Is this your first marriage?
- 7.4** How did you meet your partner?
- 7.5** Why did you decide to get married?
- 7.6** Was there any pressure from your families?
- 7.7** If so, what? *Marriage*: Where did you get married?
- 7.8** Was it a religious or traditional marriage? Why?
- 7.9** Did family members help with lobola payments? Was it easy to pay?
- 7.10** Who financed your wedding?
- 7.11** Who is responsible for your hold bills?
- 7.12** Who decides how money should be spent in your household?
- 7.13** Who do your turn to for help when your household is faced with financial challenges?

## **8. Household Assets**

- 8.1** Are there assets you have inherited from you grandparents, Uncles or Parents? How and when did this happen?
- 8.2** Do you live in your own house? Do you have other houses? Where are they located? How did your these properties?
- 8.3** Do you own the piece of land where you do your farming activities? How did you acquire this piece of land? [if one does not own the piece of land: ask about the current owner and how they came use this land]
- 8.4** Do your own other assets such as animals, ploughs and other agricultural tools? What is the value of these assets?
- 8.5 Specific question for women**: Do you face any challenges owning and maintaining assets such as land?

## APPENDIX 2

### DECLARATION FORM

I.....hereby confirm  
that I understand the contents of this document and the nature of the research project,  
and I consent to participating in the research project.

I understand that I am at liberty to withdraw from the project at any time, should I so  
desire.

Signature of the Participant

Date

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I also give permission to have the interview audio recorded.

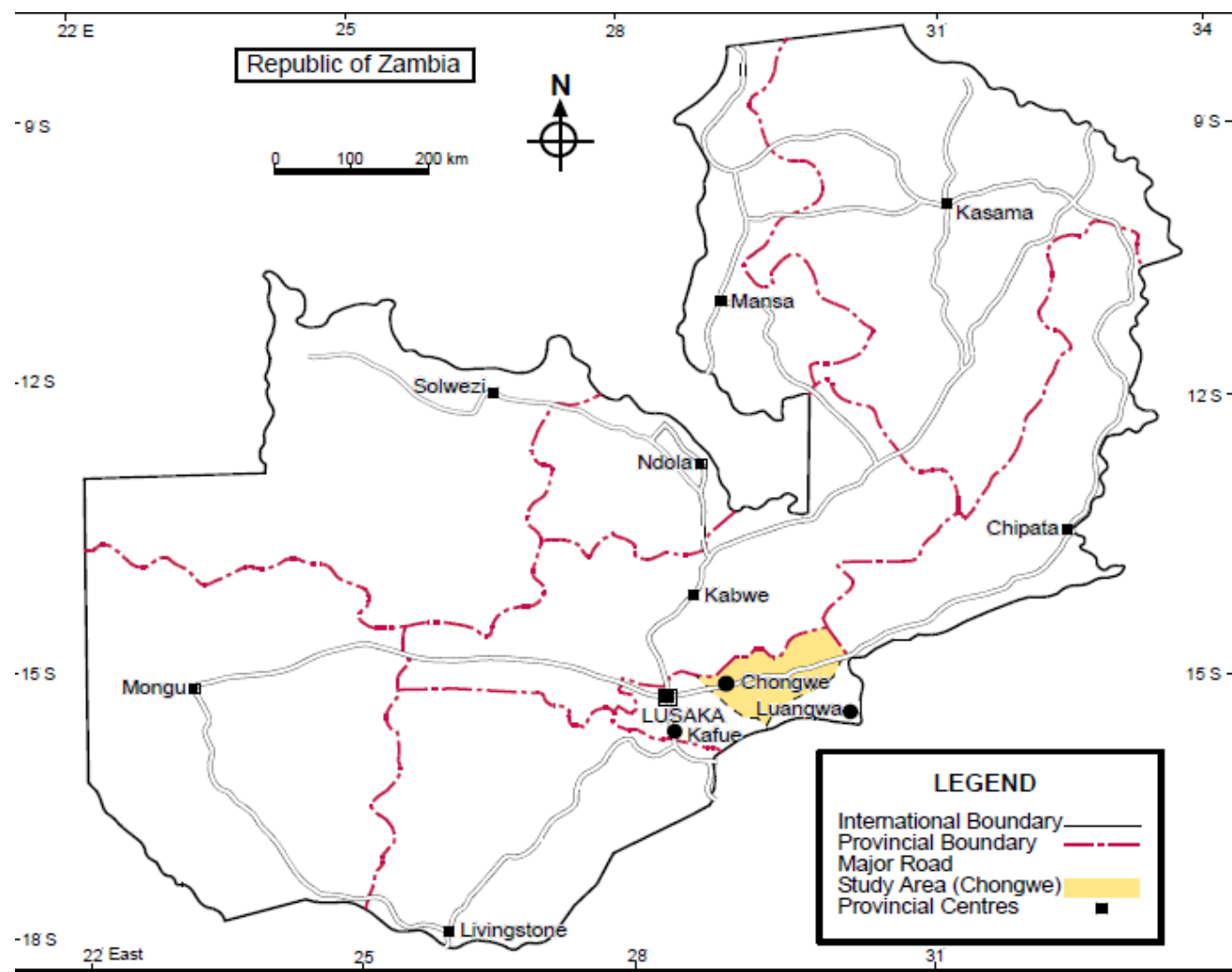
Signature of the Participant

Date

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## APPENDIX 3



**Figure 5:**  
Location of Chongwe District in Zambia

**Source:**  
Geography Department, University of  
Zambia 2009

